ADMISSION
ON THE SPOT

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Your essential daily news | THURSDAY, FEBRUARY 23, 2017

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PINK IN SYNC

Angela Blach, Christine Blach, Courtney Montgomery and Teresa Blach got decked out for **Pink Shirt Day** — an international show of solidarity against bullying — at the Genesis Centre on Wednesday. BRODIE THOMAS/METRO

Harassment probe 'none of their business'

POLICE

Councillor tried to keep case away from commission

Brodie Thomas
Metro | Calgary

Coun. Diane Colley-Urquhart said the Calgary Police Commission should never have been involved in the controversy surrounding sexual harassment allegations in the Calgary Police Service.

"None of us wanted this going to the police commission," said Colley-Urquhart. "Because it was none of their business."

The councillor chose Pink Shirt Day to speak out about her decision to resign from the commission.

She said the meeting she had in her own home with some of the 13 members now filing formal complaints was completely outside the commission.

"We wanted this to go directly to the chief, and I committed to them in the beginning — 'You're not just telling me a story that I'm going to do nothing about.'"

For Colley-Urquhart, it was an HR matter and she thought the women should get the same treatment as any city employee.

She said they took their concerns to Chief Roger Chaffin in April of last year. It was the officers' decision to go to the commission later in the year, according to the councillor, when they saw no action being taken on their concerns.

She said she decided to leave the commission after disagreeing with their informal reprimand of her.

"I didn't agree with the decision they reached, and I didn't agree with the evidence they used to reach that decision," she said.

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CALGARY

Lot 14-01: Urban Townhome
The Opus Corner 'Craftsman', 1,361 Sq.Ft. $401,990 3 bed, 2.5 bath

Included Upgrades: Rec room ready pkg, kitchen pot lights, TV ready wall in great room, knockdown ceilings, fridge cold water line, pot light over main tub, special edition tile on floor and walls in bathrooms, laminate, quartz in ensuite, upgraded backsplash tiles in kitchen and bathrooms.

Lot 12-60: Double-Car Garage Home,
The Opal 'Colonial', 2,310 Sq.Ft. $599,990 3 bed, 2.5 bath

Included Upgrades: 9' main with 8' doors, bath oasis, alternate kitchen, rec room ready pkg, sous kitchen package, cold water fridge line, TV ready wall, maple posts and spindles, glass shower enclosure, pot light in main bath enclosure, walkout lot backing onto the environmental reserve.

Southwinds AIRDRIE mattamyHOMES

SALES CENTRE
907 Windsong Drive
403-980-8765

AIRDRIE

Lot 1-42: Single-Car Garage Home,
The Astoria 'Craftsman', 1,459 Sq.Ft. $384,990 3 bed, 2.5 bath

Included Upgrades: Walkout, 9' main with 8" doors, alternate kitchen, gas fireplace, rec room ready pkg, pot light over main and ensuite tub, oak railings, under cabinet lighting, full depth cabinets, kitchen pot lights, sous kitchen pkg, upgraded carpet and hardwood, quartz in kitchen and ensuite.

Lot 5-23: Double-Car Garage Home,
The Riedel 'Craftsman', 2,158 Sq.Ft. $542,990 3 bed, 2.5 bath

Included Upgrades: Walkout, bath oasis, rec room ready pkg, ensuite glass shower, 8' doors, under cabinet lighting, full depth fridge cabinet, full height cabinets, oak railings and mantel, pot light over tub, double sink and quartz in ensuite, upgraded carpet, hardwood and paint, mosaic kitchen backsplash.

THE GATES AT HILLCREST

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AIRDRIE

Lot 15-73: Manor Townhome
The Birch 'Tudor', 1,525 Sq.Ft. $355,990 3 bed, 2.5 bath

Included Upgrades: Rec room ready pkg, bath oasis, kitchen pot lights, under cabinet lighting, full depth upgraded cabinet, pot light over bathtubs, upgraded quartz in kitchen and ensuite, upgraded floor tiles, wall tiles and bathroom backsplash, laminate, upgraded glass kitchen backsplash, upgraded carpet and underlay.

Lot 15-69: Manor Townhome
The Aspen End 'Prairie', 1,698 Sq.Ft. $374,990 3 bed, 2.5 bath

Included Upgrades: Lookout basement, bath oasis, rec room ready pkg, pot lights in kitchen, fridge cold water line, TV ready wall in the great room, railing in lieu of kneewall, pot light in main bath tub, sous kitchen package, knockdown ceilings.

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MATTAMYHOMES.COM/CALGARY

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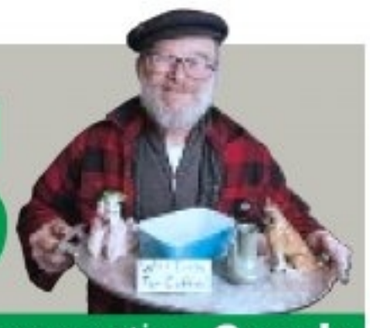
metro NEWS

Your essential daily news



Ottawa couple trades vintage belongings for cups of Joe, conversation. **Canada**

No site in sight for Calgary

Last year, 261 people in this city died from a fentanyl-related overdose — the highest toll in the province. But the province has not pledged funding for supervised injection sites here.

ELIZABETH CAMERON METRO

OPIOID CRISIS

Calgary, the city with the highest number of overdose deaths related to fentanyl last year, won't be getting a supervised injection site anytime soon.

Access to Medically Supervised Injection Services Edmonton (AMSISE) announced a plan on Wednesday to open four medically supervised consumption sites, hopefully within a year.

Associate Minister of Health Brandy Payne said it's important to provide these sites in Calgary, but it may take a while.

"The first model often takes the longest, so we're hopeful additional communities will be able to move forward in a more timely fashion," Payne said.

She added that the sites are proven to save lives and reduce the impacts of substance abuse on families and communities.

In October, the province allocated $500,000 for community-based assessments across the province to determine where the facilities are needed most.

Dr. David Swann, a vocal advocate for those struggling with addiction and mental health issues and one of the authors of Alberta's Mental Health Review, called Wednesday's announcement good news — for Edmonton.

"This needs to be duplicated all across the province," he said, adding stronger leadership and more resources from the provincial government will be required to get ahead of the problem.

"They seem to be slow in providing the resources … We're into year four (of the crisis), and we still don't have a safe injection site in Calgary," Dr. Swann said.

People gather outside North America's first supervised injection site, Insite, located in Vancouver's Downtown Eastside. Edmonton is getting four. Calgary has none. Advocates say that has to change. THE CANADIAN PRESS

Payne says the province aims to improve access to opioid replacement therapy, prescription drug monitoring, and mental health services

"It's important to recognize that supervised consumption sites are one piece of the puzzle in harm reduction," the associate health minister said.

Leslie Hill, executive director of HIV Community Link in Calgary, is part of the Calgary Coalition on Supervised Consumption, which has representation from Alberta Health Services, the Calgary Police Service (CPS), the City of Calgary, people with lived experience, and community organizations.

She said the coalition has not identified a timeline for creating a supervised injection site in Calgary.

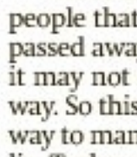
> **Supervised consumption sites are one piece of the puzzle in harm reduction.** Brandy Payne

"If we had our preference, we'd be implementing very soon," she said, describing the need as "urgent."

Calgary Police Staff Sgt. Jason Walker said people are making their own safe consumption sites because there isn't one available. Public spaces like washrooms and hospitals are a common choice.

"(They hope) if they do overdose, there will be someone to stumble over them and call for medical assistance," Walker said.

Meanwhile, Edmonton gets four



Kevin Maimann
Metro | Edmonton

Edmonton's first four supervised injection sites were announced Wednesday.

Access to Medically Supervised Injection Services Edmonton (AMSISE) announced three locations in existing inner-city community agencies and a service for inpatients at the Royal Alexandra Hospital.

The province provided $230,000 in funding last October for the facilities, in response to rising overdose deaths linked to fentanyl and other opioids.

The facilities could open within a year. The inner-city sites will be open at different hours to provide round-the-clock service.

Many who work with opioid users say the facilities are long overdue.

"We're affected many days by people that we know that have passed away, and we just think it may not have had to be that way. So this will help us in a big way to manage that," said Marliss Taylor, program manager at Streetworks needle exchange.

Not everyone is happy, however. McCauley resident Dan Glugosh, who has found needles lying around neighbourhood parks, said he supports the sites but that putting three in the same neighbourhood is excessive and residents were not consulted.

"Why all in the same community? I have a family here. We need to spread it out, and this is not doing it," Glugosh said. "It's always in the same area. It's frustrating."

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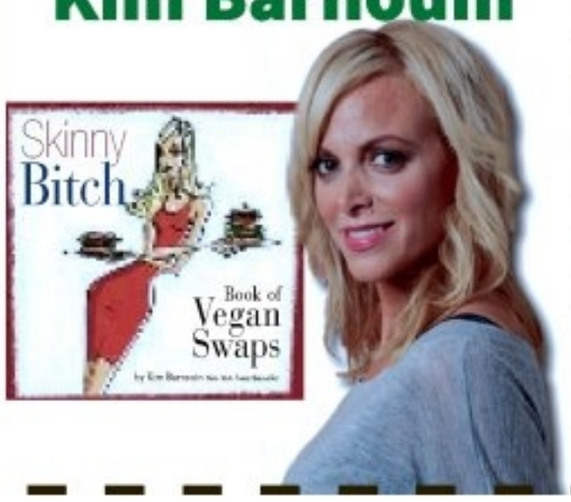

ELECTIONS

Request made for Bhullar

The Alberta Electoral Boundaries Commission is considering a request to rename the provincial riding of Calgary-Greenway after the late Manmeet Bhullar.

The Conservative politician was on his way to Edmonton from Calgary in November 2015 when he stopped to help a stranded motorist.

After getting out of his vehicle, he was struck by a semi that had lost control and later died in hospital.

Bhullar served in three cabinet portfolios - Service Alberta, Human Services and Infrastructure — under the previous Progressive Conservative government.

THE CANADIAN PRESS

ATHLETICS

Olympic bid survey online

Brodie Thomas
Metro | Calgary

OK Calgary, now's your chance to weigh in on the city's potential Olympic Bid.

The Calgary Bid Exploration Committee (CBEC) has gone live with its online questionnaire about a potential bid for the 2026 Olympic games.

CBEC wants residents of Calgary as well as the Bow Valley Corridor, including Banff, Canmore and Cochrane to weigh in, along with nearby First Nations.

The survey presents respondents with information about potential costs and outcomes of an Olympic bid. Results from the public questionnaire will be included into CBEC's final report, which will be presented to Calgary city council by July.

Chief Roger Chaffin says he doesn't think the Police Act was written with the understanding of the HR concerns of today. METRO FILE

'Decades-old' Act a hindrance: Chief

POLICE

Recent human resource issues a chance to open discussion

Lucie Edwardson
Metro | Calgary

Calgary's chief of police says when dealing with human resource issues over the last few months and moving forward, one thing that stands out in his mind was the Police Act.

On Tuesday the chief addressed ongoing human resource issues faced by the force after 13 current and former CPS members hired legal counsel to represent their interests in relation to issues they've experienced including bullying, retribution and sexual harassment.

Police chief Roger Chaffin said there are some ways in dealing with HR issues that his hands are tied, one being the "decades- old" Police Act.

"I don't think it was ever written understanding the HR concerns would be as lively as they are today," he said. "It's a good opportunity for us as we talk to the government for the needs to create reforms there."

Kathleen Ganley, Alberta's justice minister said she's had conversations with both Chaffin and Calgary Police Commission chair, Brian Thiessen who have both assured her they're addressing workplace issues within CPS as a priority.

> **Our government values transparency and supports the discussion.**
> Kathleen Ganley

"Our government values transparency and supports the discussion around serious issues like harassment in the workplace. Every Albertan deserves to feel safe and respected in their workplace," said Ganley.

As for opening the Police Act, the ministry has had feedback from their police partners about it which they continuously take into consideration — but there is still no firm timeline to re-open the Act.

Chaffin said it's the understanding that if the only way to manage allegations is through disciplinary hearings "it tends to leave a lot of people wanting."

"I don't think necessarily it's the right mechanism to deal with HR concerns, when there are privacy concerns, independent investigations and stuff like that that weren't really understood within the original writing of that Act," he said.

CHILDREN IN CARE

Panel on kids' deaths secretive

Members of an Alberta legislature panel investigating deaths of children in government care say the committee will be ineffective unless it starts getting candid answers.

Greg Clark, leader of the Alberta party, says a bureaucratic "culture of fear" is preventing child-care workers from speaking freely to the all-party committee.

He says it will be difficult for panel members to make recommendations if they can't get the information they need.

Two child intervention workers speaking to the panel today repeatedly deflected or declined to answer questions about how they feel child welfare could be improved.

NDP legislature member Heather Sweet says there has always been a culture of protection within the Children's Services Department, but the panel will continue to push presenters to give more information.

Ric McIver, interim leader of the Progressive Conservatives, says he sympathizes with the presenters, but wonders why the Children's Services Department is putting forward experts who can't or won't give answers.

THE CANADIAN PRESS

MEETINGS

The panel has met three times. Wildrose party member Jason Nixon says he is seeing a pattern of people unwilling to give answers.

Cabbies sit in at a meeting of the LTAC. JENNIFER FRIESEN/METRO FILE

MUNICIPAL MATTERS

Taxi plate lottery in limbo after mix-up

It's been nearly a month since the city's latest taxi plate lottery, and potential drivers still aren't close to finding out when the promised 222 plates will be operational, because of a mix-up involving the winners.

On Wednesday, the city provided an update to members of the Livery Transportation Committee (LTAC) about an "issue" with the 2017 taxi plate selection.

"We're still reviewing, and will report back when we have more information," a member of administration told the committee.

The late-January lottery came up with the names of 222 plate winners, with an extra 20 names on a contingency list in case any in the first lot drawn were found to be ineligible.

According to the livery department, there were more than 2,200 participants in the plate lottery.

But out of those names, both a plate and a space on the contingency list fell to one lucky winner.

The issue here is that there shouldn't be repeat names.

Drivers and hopefuls were up in arms about the apparent double-dipping winner. In their eyes the hiccup showed a huge flaw in the city's plate lottery system, and although the city hasn't found out what went awry yet, drivers were told they could only enter the lottery once.

Several members of LTAC asked if the city had a timeline, and what's happening with the plate distribution while the investigation is ongoing.

The city couldn't offer up a timeline and confirmed that no taxi plates will be given out until the issue is resolved.

HELEN PIKE/METRO CALGARY

Cab futures up in the air

TRANSPORTATION

Accessible taxi drivers get little clarity at city meeting

Helen Pike
Metro | Calgary

Accessible taxi drivers hoped to hear good news about their failing businesses, as they sat in a packed room Wednesday while the livery transportation advisory committee (LTAC) discussed options.

The committee debated possible tweaks to the accessible taxi system, which already has been poked and prodded by city officials in hopes of reviving and improving service both for the riders and the drivers, who invest thousands of dollars to equip their vehicles.

It's a project the city's administration has been working on since the end of 2016, when recommendations were presented to council to change up the model, and ease the monetary burden on accessible taxi drivers. One suggestion put pricey accessible vehicle investments in the brokers' hands, instead of private drivers.

These options were referred back to administration by councillors to be fleshed out.

In December, Mayor Naheed Nenshi said he was disappointed the initial review of accessible cab service addressed neither the new entrants to the market — transportation network companies — nor the effect of releasing 222 more taxi plates.

At the Wednesday meeting, administration came back to the LTAC committee with one recommendation they hoped would ease some of the financial burden of driving a cab these days: eliminating the $220 licence fee.

"What a mess," said Associated Cab president Roger Richard. "We've got a huge mess here and there's no doubt we all thought for sure this was all solved in December

"Stand by your position, your decision. What Nenshi is asking you to do is back down, take a hike and change your decision."

The committee ultimately voted to discourage the recommendation. In the group's eyes, without city investment, this fee elimination would just shift administrative costs to the taxi industry as a whole.

> **What a mess. We've got a huge mess here.**
> Roger Richard

Further, there was appetite to have administration dive even deeper on the issue and engage again with stakeholders.

There were ideas about creating an exclusive taxi stand for accessible drivers downtown, or finding a way for the city to subsidize the installation of wheelchair ramps inside the vehicles.

This deep-dive report will come back to LTAC later in 2017.

Because the LTAC committee isn't a decision-making body, administrations recommendations to eliminate the accessible license fee will stand in front of council on March 20.

City defends staying aloof

COUNCIL

Says help with public input on pay would look like bias

Brodie Thomas
Metro | Calgary

The City of Calgary is standing behind its decision not to assist a committee reviewing council pay with public engagement, saying it could have led to an appearance of bias.

The Council Compensation Review Committee is made up of five citizens who will independently come up with suggestions on what councillors and the mayor should get paid.

Mount Royal professor and political scientist Lori Williams said the decision will largely be based on what comparable cities are paying their councillors, and of the average wage in Alberta.

She said although those will be the main determining factors, the public should have a forum for input.

A committee looking at how much councillors get paid said they won't take public submissions because the city wouldn't set up an email address. METRO FILE

"We've got a lot of unemployed citizens who might want to have some say in terms of where their tax dollars are going," said Williams.

At a committee meeting last week, committee member Peter Bowal said he approached the city about using the Engage portal, or for help setting up a city email address, and said both those requests had been denied.

Because of this, the committee decided it won't take any written submissions from the public.

Williams said while public input won't be the main source of information for the committee, she thinks it's strange the city couldn't help out with something as simple as an email address.

"To deny any input for citizens who are actually paying for this strikes me of being an odd move — the optics of it are quite poor," she said.

> **This strikes me of being an odd move.**
> Lori Williams

However the city insists that anything the committee does needs to be at arms length from the city.

"Their request was turned down because city staff and resources could not be connected with the committee's task as there could be a perceived bias," said a spokeswoman in an email.

She noted that anything that comes in by email would be stored on city servers, and that would further blur the lines on committee independence.

The spokesperson said the IT department suggested the committee use a service such as Gmail to create an email account — something they ultimately decided against.

17 AVENUE

Options for traffic weighed

The 17 Avenue SW BRZ says the city has been fairly receptive to their concerns about whole road closures set for this summer.

The city is undertaking a revitalization of the area this summer, but when business owners learned that all four lanes would be closed off in certain areas for construction, they voiced concerns to the city.

"Once we realized they were extremely concerned about that, we decided to take step back and work with them more closely to identify exactly what their concerns were and why they had them," said Jessica Bell, spokeswoman for the City of Calgary transportation department.

Ernie Tsu, business owner and member of the local BRZ said the city has at least been receptive to the concerns. "There's nothing we can really say to that until we see what the new proposals are going to be," he said. "They're coming back with some options."

BRODIE THOMAS/METRO

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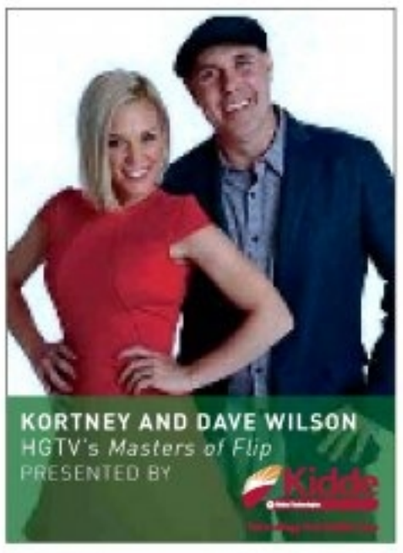

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Hafiz Mitha, CEO and founder of PlayCity, hopes PlayCity can continue to build an active community and connect people with likeminded individuals. JENNIFER FRIESEN/FOR METRO

PlayCity building active community

TECHNOLOGY

App connects people looking for partners in activities

Lucie Edwardson
Metro | Calgary

Need someone to play badminton against? Prefer company when walking your dog? What about someone to go skiing with over the weekend?

There's an app for that. It's called PlayCity, and it caters directly to those living in Calgary.

Metro previously reported on PlayCity in April of last year. At the time the goal of PlayCity creator and CEO, Hafiz Mitha and his director of strategic partnerships

Jason Olandesca was to connect people through sports, but that's changed ever so slightly.

"We recently changed our tagline to be connecting people through physical activity instead of connecting people through sports, because we wanted to make PlayCity more inclusive," said Mitha.

Since inception, PlayCity has partnered with organizations like the City of Calgary, Repsol Centre, Calgary Corporate Challenge, the University of Calgary, Kids Sport and Comrie's Sports Bank — in an effort to offer a range of locations and activities for users to use and because they share a "mindset."

"The app is a medium of connecting people — and more so than just the physical activity that you're doing," said Mitha. "It's about health and wellness, it's about social networking, it's about battling anxiety and depression and trying something new. It's a lot more than just the physical activity that you're doing."

Olandesca said the motivation for the duo to continually improve and offer more through their app is to "build a community of people" who can connect through common interests.

"The feedback we get is that a lot of our users is that they're new to Calgary or returning after some time away and they're looking for new friends and people to connect with who like to do the same things as them," he said.

Mitha said they're also working on a new initiative called Project Play, aimed at creating drop-off points for used to gear that can be picked up by adults who can't afford equipment or don't have access to it.

1,200

PlayCity has been downloaded 1,200 and more than 1,000 unique matches have been made.

CITY HALL

Parking authority planning to upgrade payment machines

Brodie Thomas
Metro | Calgary

If you're a fan of paying with the tap option on your credit card, Calgary Parking Authority has something for you.

The body that oversees city-operated parking in Calgary is spending $4.45 million on more 500 upgraded ParkPlus machines around the city. A single new parking machine comes at a cost of $8,900.

The new machines will now have the tap payment option. They will also feature solar panels and enhanced colour screens.

"We want to continue to stay on the leading edge of technology and provide our customers with added convenience," said CPA general manager Mike Derbyshire in a release.

"The upgraded ParkPlus pay machines offer enhancements that our customers have been asking for, such as being able to tap their credit card to pay."

The interface on the new machines will be similar to current machines, where users put in their parking zone number and licence plate number.

Users will still be able to use other options for payment including the MyParking app and online options.

The upgrades will happen over the next several months.

Venue hosts cabaret of 'pure sonic love'

MUSIC

Electro party with live band visits Theatre Junction

Aaron Chatha
Metro | Calgary

Theatre Junction is gearing up for an epic DJ set — one entirely without drum machines, sequencers or pre-recorded sounds of any kind.

French performers Cabaret Contemporain pull this off by playing every instrument themselves, live in the moment, in a style that really feels more like an electronic dance party than a classical concert.

"We don't stop the music, and we don't know necessarily what tune we'll play next," laughed guitarist Giani Caserotto. "So, we have to listen to each other, to switch to different tunes. It's always different — there's lots of improvisation."

The group often plays through filters, so the sounds are made with traditional instruments, but sound electronic.

It creates a wilder, party-like atmosphere — one they're happy to bring to Calgary once again.

The band played in the city three years ago. They explained that when they play, because there are no sequencers, they're usually very focused on the music and each other.

However, three years ago in Calgary, bassist Ronan Courty was so caught up in the audience and the vibe, he dropped what he was doing, ran out into the crowd and started dancing.

"I don't know why — I just felt good," Courty recalled.

Even through the unexpected the group has learned to trust each other completely. They've been playing together for five years, but actually all met in school — so they've had years to develop a bond, which shows on stage.

"The music of Cabaret Contemporain is pure sonic love," said Theatre Junction artistic director Mark Lawes, in a statement. "In the spirit of their sound, which re-imagines contemporary music, Theatre Junction will create the dance floor needed for their dynamic performance."

The show, Transistor, runs at Theatre Junction until Saturday. Visit www.theatrejunction.com for more information.

> **There's lots of improvisation.**
> Giani Caserotto

Cabaret Contemporain performs Transistor in Calgary until Saturday. The musicians are classically trained, using filters to create live, electronic-type sounds. COURTESY THEATRE JUNCTION

CRIME

Three inmates charged in attack at Calgary Remand Centre

Charges have been laid in a jailhouse attack on a man convicted of killing a Calgary couple and their grandchild.

Police say three inmates at the Calgary Remand Centre have been charged with assault and a fourth man faces a similar charge that is expected to be laid "in the coming weeks."

Police did not name the victim, but Douglas Garland's lawyer confirmed that his client was attacked Friday night while waiting to be transferred to a federal prison.

Garland, 57, was found guilty last week of killing Alvin and Kathy Liknes and five-year-old Nathan O'Brien.

He was sentenced to life in prison with no chance of parole for 75 years.

Brandon Richards, 34, Connor Skipper, 20, and Michael Bohdan, 30, have been charged with the assault.

Police say a man was seriously injured in the attack and taken to hospital. He was released on the weekend and returned to police custody.

Defence lawyer Kim Ross said it was his understanding that the assault was minor. He said Garland was being held in an area that should have been safe.

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Liberals defend new border deal

TRAVEL

Opposition says bill fails to take Trump into account

Prime Minister Justin Trudeau defended his government's proposed legislation to expand border preclearance at Canadian airports and other crossings Wednesday as the opposition New Democrats pushed to stop the bill in its tracks.

The NDP argued the bill doesn't take into account what it called "the climate of uncertainty at the border" created by the Trump administration's immigration policies.

But Trudeau suggested it's better to be cleared for entry into the United States while in Canada, because travellers are protected under the Canadian charter of rights, as opposed to American laws.

Bill C-23, the Preclearance Act, came up for second reading in the House of Commons on Tuesday.

Introduced by Public Safety Minister Ralph Goodale last June, it would replace and expand provisions of the Air Transport Preclearance Agreement signed between Canada and the United States in 2001.

> **We have serious concerns about these new powers being given to American agents.**
> Matthew Dube

The two countries signed a new agreement in 2015 to expand border clearance. Proponents say measures included in the bill will speed the flow of people and goods across the border.

Under preclearance, travellers don't have to pass through customs in the U.S. because they've already done so before departing Canada.

Critics have concerns about the legislation, arguing that it would lead to the erosion of rights of people travelling both to the United States and Canada.

The bill "does not address Canadians' concerns about being interrogated, detained and turned back at the border based on race, religion, travel history or birthplace as a result of policies that may contravene the Canadian Charter of Rights and Freedoms," NDP public-safety critic Matthew Dube said in putting forward a motion that could effectively kill the bill.

"What we're seeing right now is a reality where people are being discriminated against at the border," Dube told reporters.

Dube cited the example of a Vancouver man who said he was turned away from a border crossing after a U.S. Customs and Border Patrol officer scoured his cellphone for recent messages.

The officer suspected the man was a sex worker based on one email, the man reportedly told Daily Xtra. THE CANADIAN PRESS

150 WAYS of looking at Canada

POSTCARD NO. 23

SACKVILLE, NEW BRUNSWICK

EACH TIME I VISIT, I LEAVE A PIECE OF MY HEART BEHIND IN SACKVILLE, NEW BRUNSWICK. **DANIELLE LENARCIC BISS**

SEND US YOUR POSTCARD

Each day until July 1, Metro will feature one reader's postcard in our editions across the country, on Metronews.ca and our 150postcards Instagram page. Get involved by sending us a photo of your favourite place in Canada along with 25 to 50 words about why that place is special to you. Email us at **scene@metronews.ca** or post to Instagram or Twitter with the hashtag **#150postcards**.

Daesh survivors Suham Haji, left, Samira Hasan, centre, and Saud Khalid in a women's treatment centre. THE CANADIAN PRESS

IRAQ

Yazidis rejoice over promise of refuge

Canada's promise to resettle hundreds of Yazidis by the end of the year is being welcomed in Iraq, where Yazidi women and girls have endured horrific abuse and persecution at the hands of Daesh.

Among those who have greeted the news with open arms is Saud Khalid, who was kidnapped by Daesh in August 2014 and sold as a sex slave three times before escaping after a year in captivity.

UN officials recently interviewed the 23-year-old about going to Canada, and she's hoping she and her young son will be among the 1,200 Yazidis and other Daesh survivors accepted by the Liberal government.

"If they take me to Canada, I will never come back," she said through a translator on Wednesday. "And my hope is if my relatives still being held by Daesh, if they escape, I want them to also join me in Canada."

The UN declared last year that the Yazidis were the victims of genocide after Daesh invaded their territory in northern Iraq in August 2014. Thousands of people were captured, with the men often killed and women sold into slavery. THE CANADIAN PRESS

OTTAWA

Brewing a new barter system

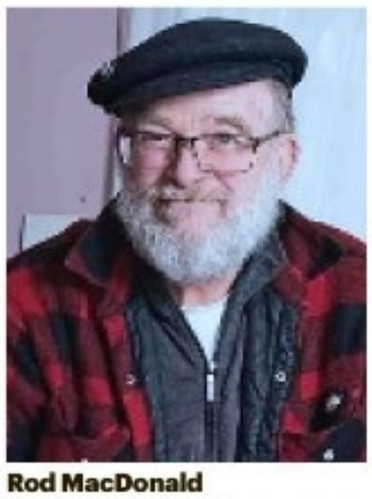
Alex Parsons
For Metro | Ottawa

Cost of two medium Tim Horton's coffees: $3.58. Value of potential return, in cool old stuff and the company of an nice elderly couple: Priceless.

Rod and Marguerite MacDonald are retired federal government workers who have been trading old, kitschy wares for cups of Joe, conversation and, occasionally, food.

"It's almost a cashless society now," Rod MacDonald said. "Older people have money in their pocket, younger people don't. I think the barter economy has come on."

He said the whole thing started when they began renovating their house in early February and were pulling things out of storage. Marguerite put an ad on the "free stuff" section of Kijiji: "Could you bring my hubby and I a coffee?'"



Rod MacDonald
JUSTIN TANG/FOR METRO

"That day we had four people coming over, bringing us coffee, and they got great value for a coffee," MacDonald said.

"After three or four coffees, my stomach was a little upset — you know, rumbling away — so I said, 'Honey, let's change it to a Big Mac,' and before you know it, I had a Big Mac delivered at 4:30."

Among the items that have been offered up so far are historical pictures, including one of a shelled French village from World War I, an aerial view of Parliament Hill from the 1950s and a painting of the Rideau Canal done by one of MacDonald's brothers.

The couple also advertised "a bunch of 50 year old stamps" and a variety of other collectibles. "Remnants from garage sales," Rod calls them.

CANADA DIGEST

Ontario, Victoria and CRA feted for wasteful spending

Ontario's government, the City of Victoria and the Canada Revenue Agency have won awards for wasteful spending, as judged by the Canadian Taxpayers Federation.

Ontario won two Teddy awards. One is for the province's electric-vehicle incentive program, while the other is a lifetime achievement award for its energy policy.

The City of Victoria won for the Johnson Street Bridge replacement project.

The Canada Revenue Agency won for its decision to pay an employee $538,000 in moving expenses for a 192-kilometre relocation.
THE CANADIAN PRESS

Quebec teacher up for $1-million prize

A teacher from northern Quebec is in the running for the prestigious $1-million Global Teacher Prize.

Maggie MacDonnell has been named a top-10 finalist for the award, administered by The Varkey Foundation, a non-profit group that focuses on education issues.

MacDonnell, raised in rural Nova Scotia, was chosen from among 20,000 initial nominations and applications from 179 countries.

She has taught for six years in the remote Nunavik region, where she has championed a healthier lifestyle and worked with a municipality to build a fitness centre that is open to adults and local schools.
THE CANADIAN PRESS

Angry shovel man chases snowplow

A Fredericton homeowner frustrated when a plow operator dumped a load of snow at the end of his driveway succumbed to shovel rage, city officials say — chasing the loader up his suburban street, shovel swinging.

"The homeowner was not happy," said Mike Walker, the city's manager of roadway operations, who told a city committee this week about the Feb. 13 incident.

"We were in the middle of a blizzard. We received anywhere from 60 cm to 80 cm," he said, "so certainly there was a significant amount of snow going into every driveway in the city."

The plow operator told the man he was just doing his job. THE CANADIAN PRESS

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U.S. ADMINISTRATION

Trump to lift trans bathroom guidance

The Trump administration will revoke federal guidelines that tell public schools to let transgender students use bathrooms and locker rooms matching their chosen gender identity, the White House said Wednesday.

The decision would be a reversal of an Obama-era directive advising public schools to grant bathroom access to students in line with their expressed gender identity and not necessarily the gender on their birth certificate.

White House spokesman Sean Spicer said Wednesday that the previous administration's guidelines were confusing and hard to implement and that new directives would be issued later in the day. A government official with direct knowledge of the plans told The Associated Press that the Obama-era guidance would be rescinded, though anti-bullying safeguards would not be affected. The official was not authorized to speak publicly about the plans and did so on condition of anonymity.

Although the Obama guidance carried no force of law, transgender rights advocates say it was necessary to protect students from discrimination.

> Certain issues like this are not best dealt with at the federal level.
> Sean Spicer

Opponents argued it was overreach and said it violated the safety and privacy of all other students.

Spicer said that the Departments of Justice and Education were working together on the new document.

"The president has made it clear throughout the campaign that he is a firm believer in states' rights," he said.

The Obama administration's guidance was based on its determination that Title IX, the federal law prohibiting sex discrimination in education and activities, also applies to gender identity.

While not legally binding, the guidance sent a warning that schools could lose funding if they did not comply.

THE ASSOCIATED PRESS

IN BRIEF

Republicans avoiding stormy town halls

Republicans who benefited from rowdy town halls six years ago and harnessed a wave of discontent with Democrats to win seats in Congress are learning a hard lesson this week as they return home: The left is happy to return the favour.

Across the U.S., Democrats and their allies are spending this short congressional recess protesting elected Republican politicians who are avoiding the events that often turn into shouting matches. THE ASSOCIATED PRESS

NOTICE OF HEARING FOR AN APPLICATION FOR A CUSTODY ORDER AND TEMPORARY GUARDIANSHIP ORDER TO:

LYLE RAIN

Take notice that on March 3rd, 2017 at 9:30 AM o'clock in the forenoon; a hearing will take place in the Family and Youth Court, located at the Calgary Court Centre, 601, 5th St. S.W. in the City of Calgary, in the Province of Alberta. A Director under the Child, Youth and Family Enhancement Act will make an application for a Custody Order and Temporary Guardianship Order on a matter in which you are interested. You are requested to be present at the hearing, by order of the Court, your whereabouts being unknown, substitutional service of notice of this hearing was ordered by publication of one notice in this newspaper. You have the right to be represented by legal counsel. An order may be made in your absence in accordance with the practice of the Court.

Contact: Mar-Nai Yellowhorn
Siksika Children's Services
Calgary, Alberta

Telephone: (403) - 272-6004

An artist's conception of what the surface of the exoplanet TRAPPIST-1f may look like, based on available data about its diameter, mass and distances from the host star. NASA/JPL-CALTECH VIA THE ASSOCIATED PRESS

Actually, it's not so lonely out in space

ASTRONOMY

Discovered: seven worlds, and some could support life

For the first time, astronomers have discovered seven Earth-size planets orbiting a single nearby star — and these new worlds could hold life.

This cluster of planets is less than 40 light-years from Earth, or 235 trillion miles away, in the constellation Aquarius, according to NASA and the Belgian-led research team who announced the discovery Wednesday.

The planets circle tightly around a dim dwarf star called Trappist-1, barely the size of Jupiter. Three are in the so-called habitable zone, the area around a star where water and, possibly life, might exist. The others are right on the doorstep.

Scientists said they need to study the atmospheres before determining whether these rocky, terrestrial planets could support some sort of life. But it already shows just how many Earth-size planets could be out there — especially in a star's sweet spot, ripe for extraterrestrial life. The more planets like this, the greater the potential of finding one that's truly habitable. Until now, only two or three Earth-size planets had been spotted around a star.

"We've made a crucial step toward finding if there is life out there," said the University of Cambridge's Amaury Triaud, one of the researchers.

COSMIC

- Astronomers have confirmed close to **3,600** planets outside our solar system since the 1990s.
- Barely **four dozen** are in the potential habitable zone of their stars, and of those, just **18** are approximately the size of Earth.

The potential for more Earth-size planets in our Milky Way galaxy is mind-boggling. The history of planet-searching shows "when there's one, there's more," said Massachusetts Institute of Technology astrophysicist Sara Seager.

"With this amazing system, we know that there must be many more potentially life-bearing worlds out there just waiting to be found," she said.

NASA's Thomas Zurbuchen, associate administrator for the science mission, said the discovery "gives us a hint that finding a second Earth is not just a matter of if, but when," and addresses the age-old question of "Are we alone out there?"

"We're making a step forward with this, a leap forward in fact, toward answering that question," Zurbuchen said at a news conference.

Last spring, the University of Liege's Michael Gillon and his team reported finding three planets around Trappist-1. Now the count is up to seven, and Gillon said there could be more. Their latest findings appear in the journal Nature.

THE ASSOCIATED PRESS

metro VIEWS

PHILOSOPHER CAT by Jason Logan

CHANTAL HÉBERT ON POST-BUDGET BYELECTIONS

Only sure-things are up for grabs, but what's lost will be personal

Under the guise of the first large set of byelections since Justin Trudeau became prime minister, voters are about to turn a definitive corner on generational change on Parliament Hill.

The vote to take place on April 3 in the immediate aftermath of the federal budget in five ridings spread across Quebec, Ontario and Alberta will not — despite the hype — amount to a major test of the government or, for that matter, the Conservative official Opposition.

Three of the ridings at play are among the safest Liberal seats in the land. At the worst of times for the party, in 2011, the ridings all returned Liberal MPs with a relatively comfortable majority.

The other two are Conservative fortresses set in Alberta — the province that has been most resilient, according to the polls on voting intentions, to Trudeau's sunny ways.

If Trudeau failed to hold Ottawa-Vanier, Saint-Laurent and Markham-Thornhill on April 3, it would not be a leap to conclude that there is not a safe Liberal seat in the country. Ditto for the Conservatives in the case of Calgary Midnapore and Calgary Heritage.

What makes this set of byelections special is not its probable non-impact on the make-up of the House of Commons but rather the big shoes that the incumbents are leaving behind for others to try to fill.

The April 3 vote marks the end of an era in more ways than one.

Stephen Harper initially came to the House of Commons as part of the contingent of Reform MPs that took the Hill by storm in 1993. He was the last of them to be elected — in Calgary Heritage — in 2015. In between, he did fulfil the core Reform promise to bring Alberta and Western Canada into the federal power loop. His constituents sent him off in style, with almost two-thirds of the votes cast in the riding in the last election.

Of the Quebec federal ministers who stared down into the post-referendum abyss Stéphane Dion was the last to still hold a seat.

On his first day as Jean Chrétien's post-referendum point minister, shortly after the 1995 referendum, Dion had said he was coming to Ottawa to change the reality of the country. Suffice it to say that, as the voters of Saint-Laurent get set to replace him, there has not been at the cabinet table a so-called unity minister for more than a decade. With Dion gone, that sweater may have to be retired.

Jason Kenney and John McCallum both made a mark, in different ways, as immigration ministers.

The first brought Canada's ethnically diverse communities inside the federal party's tent in a way that no other Conservative had in the past. Based on the fear-mongering undertone of the ongoing federal leadership campaign, it may take more than a new Conservative MP for the riding of Calgary-Midnapore to preserve that legacy.

McCallum presided over the execution of Justin Trudeau's signature promise to bring in more Syrian refugees. From his new diplomatic perch in Beijing, he will get to see whether that initiative marked the end of a more innocent age or the opposite. By moving on now, he may well have dodged a major refugee crisis.

As MP for Ottawa-Vanier Mauril Bélanger was very much the voice of Ontario's francophone community in Parliament, and it is a mantle he wore with grace.

The Liberals would like to give the Conservatives a bit of a run for their money in Calgary. They have an embarrassment of riches when it comes to potential candidates in Saint-Laurent but also a potential embarrassment to resolve.

Yolande James — Quebec's former immigration minister — is one of three candidates vying to run for the Liberals in Dion's riding. In her previous political incarnation, she twice supported the decision to deny access to French-language courses to a woman who insisted on wearing a niqab to class. That could put her on a collision course with Trudeau on a defining issue for the prime minister.

The NDP ran a distant second or third in all five ridings. It does not really have a dog in this fight. Things will be different if outgoing NDP leader Thomas Mulcair ever puts the riding of Outremont in play by deciding to not serve a full term as MP.

Chantal Hébert is a national affairs writer. Her column appears in Metro every Thursday.

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'60s Scoop pay back needs to get on track

Vicky Mochama
Metro

In a deserved act of justice, Sixties Scoop survivors won a $1.3-billion class action against the federal government last week in an Ontario court. It's a relief to hear Indigenous Affairs Minister Carolyn Bennett say the government won't appeal the ruling.

But if the feds are really committed to truth and reconciliation, they must stand down the lawyers as the settlements are doled out.

Bennett's statement points to a relationship between Indigenous plaintiffs and the federal government that is still fraught.

This Sixties Scoop case was filed in 2009. Only in the week prior to the ruling did Ottawa announce a sudden shift: now, they were willing to negotiate the claims of Indigenous children who had been removed from their families and adopted into non-Indigenous homes.

On this abrupt shift in tactics, the minister told the House, "We are adversaries no more," and "negotiation rather than litigation is our government's preferred route to settle these differences and right historical wrongs."

What a surprise that must have been to the Sixties Scoop survivors who, as recently as December, had been in court while government lawyers argued that Canada had no "duty of care" for these Indigenous children.

Despite public claims towards working on a nation-to-nation approach, lawyers for the Liberal government were continuing to defend against cases brought by Indigenous peoples.

Take the residential schools class action — the largest in Canadian history. The settlements, now over $3 billion, provide for residential school survivors who experienced sexual and physical abuse. The agreement established the Independent Assessment Process, which was meant to provide a speedy out-of-court process for paying damages. Yet, lawyers for the government used the IAP to split hairs, leading to claims to be reduced or dismissed.

Despite a hard-fought agreement on residential schools, the government and its lawyers sought to shirk their responsibilities within it.

So while the Sixties Scoop ruling is a clear win for Indigenous people, it must be met with a government commitment to not penny-pinch, obfuscate or complicate.

That is a commitment that First Nations children have been waiting for. Over a year ago, the Human Rights Tribunal ruled that Ottawa was discriminating against First Nations kids by failing to provide equal welfare.

A year later, the case is back before the tribunal.

Canada has been very good at recording its systematic cruelty towards Indigenous people. And yet many have survived in spite of said cruelty.

After decades of forcing survivors to repeatedly relive traumas, it's time for the lawyers to step back and for the government to step up.

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metro LIFE

Your essential daily news

Thursday, February 23, 2017

Jay Z will become the first rapper ever inducted into the Songwriters Hall of Fame when he enters the prestigious organization in June.

Cracking code of a fortress of nostalgia

INTERVIEW

Jason Rekulak's writing debut dives back into '80s childhood

Sue Carter
For Metro Canada

America's favourite letter-turner, Vanna White, nearly lost her golden-girl image when she appeared on the cover of the May 1987 issue of Playboy.

The racy photos were scandalous to many loyal Wheel of Fortune viewers, but for three hormonal teenage boys, getting hold of a copy of the coveted magazine turned into the setup for the biggest, most risky caper of their young lives.

No, that's not a premise from a long-lost John Hughes screenplay, but the opening to Jason Rekulak's debut novel, The Impossible Fortress, a geeky but sweet coming-of-age love story set in motion by the boys' desperate attempts to peek inside Playboy.

Billy — who is just as obsessed with programming crude video games on his Commodore 64 as he is with Vanna's nakedness — along with his pals, Clark and Alf, plan a heist that involves breaking into Zelinsky's convenience store to grab a copy of the magazine.

Billy is tasked with seducing Zelinky's daughter, Mary, to get the store's security code, but as it turns out, she too is a whip-smart computer coder, and they become fast friends. The duo starts working together on the titular game, The Impossible Fortress (which is available to play on the website jasonrekulak.com), when Billy falls in love, and the lure of Vanna in lingerie begins to fade.

Rekulak doesn't consider himself a nostalgic guy, but was feeling so when he started writing The Impossible Fortress. After his father became ill, Rekulak returned to his hometown, on which the book's fictional location Wentbridge — referred to as the Armpit of New Jersey — was modelled. He was spending a lot of time at the hospital with his dad, and while there, bought a notebook from the gift shop.

"I started writing down stories of all these people I was seeing under very unfortunate circumstances," he says. "Some of them were real and some were made up. Maybe it was a therapeutic exercise, but also proof you can write anywhere."

Like Billy, Rekulak was once a young self-taught programmer, but later switched his computer science major to English in second-year university.

It was writing video games that set Rekulak on the path to becoming an author, and to his current job as publisher of the Philadelphia press Quirk Books, where he's edited blockbusters like Miss Peregrine's Home for Peculiar Children and Pride and Prejudice and Zombies.

"I wanted to build all these worlds and tell all these stories, but I was never really good at coding or actually programming stuff," Rekulak says. The graphics on the early games Rekulak built were so simple, he added screens and screens of text to build out the stories. "I'd write these long histories of these stick figures," he says. "It gave me this freedom and confidence to write on screen."

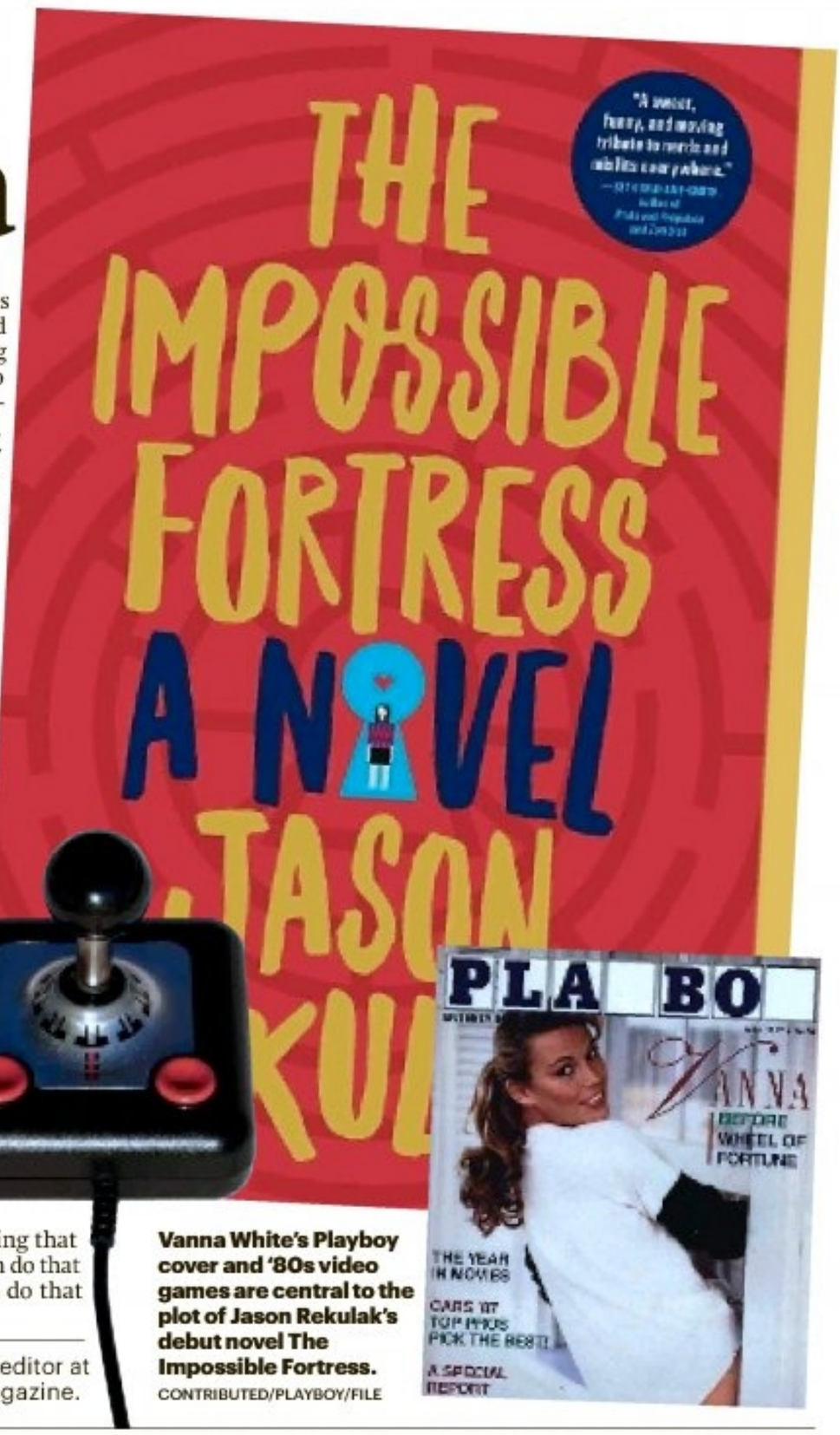
Rekulak — who is definitely a kid of the '80s — filled The Impossible Fortress with pop-culture gems from his own life, from Freddy Krueger to Magnum P.I., but was never concerned about explaining the references to younger, millennial-aged readers, who have never dialled a rotary phone, or used a floppy disk.

It takes him back to his own teen years, reading Stephen King's 1982 novella, The Body (which became the 1986 movie Stand By Me). He recalls not understanding all of King's references to 1950s culture, yet it didn't hinder his enjoyment of the book.

In fact, he re-read it while working on The Impossible Fortress.

Rekulak says, "I was thinking that if Stephen King can do that for the '50s, I can do that for the '80s."

Sue Carter is the editor at Quill & Quire magazine.



Vanna White's Playboy cover and '80s video games are central to the plot of Jason Rekulak's debut novel The Impossible Fortress.
CONTRIBUTED/PLAYBOY/FILE

I was thinking that if Stephen King can do that for the '50s, I can do it for the '80s.
Jason Rekulak

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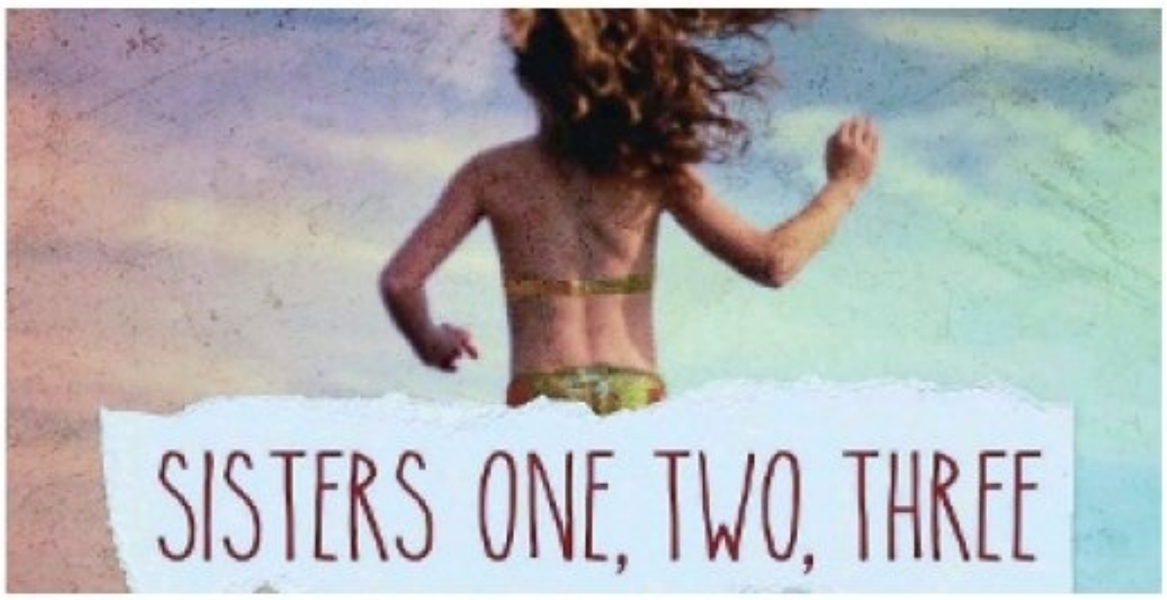
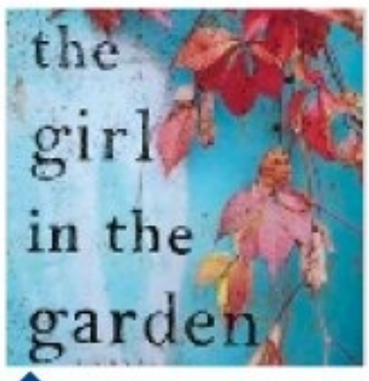
5 BOOKS THAT EXPLORE THE DYNAMICS OF DIVERSE FAMILIES

Families come in all shapes and forms. From Victorian England to an experiment in utopian parenting, here are five new books that remind us there is no such thing as a traditional family. TORSTAR NEWS SERVICE



1 Tangled ties of sisterhood

A tragic accident occurred when the Tangle family of New Jersey — father Solly, mother Glory and four kids ranging from 13 to 6 — went to Martha's Vineyard on vacation in the 1970s, a life-altering event that marked each of the three Tangle daughters in different ways as adults. **Sisters One, Two, Three** is a fine multi-generational family story about the ties between sisters and the need to confront past trauma. Author Nancy Star is a former movie executive and this is her fifth novel.



2 Surrogate guardians

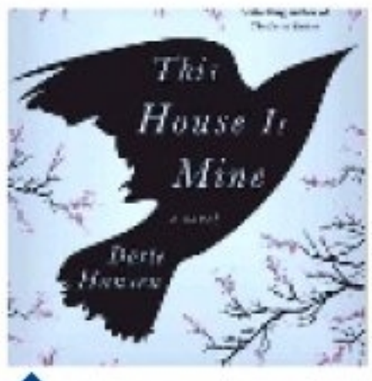
In Melanie Wallace's **The Girl In The Garden**, an abandoned young mother and her baby arrive on the New England coast and are soon adopted by locals who have known one another for decades. This diverse group of surrogate guardians includes, a recluse, a prodigal daughter, a widow, a veteran and a lawyer — each with his or her own passions and secrets. Wallace has written The Housekeeper and Blue Horse Dreaming.

3 Collective parenting

The Infinite Family Project, headed by the well-meaning though awkward psychologist Preston Grind, is a utopian experiment in collective parenting, perhaps even a model for a well-adjusted life. Ten families have been selected, each with one child, including the central character in Kevin Wilson's **Perfect Little World**, Izzy Poole, the only single mother in the group. Wilson is attracted to stories involving unconventional child-rearing.

4 A very Victorian clan

Cambridge professor Simon Goldhill's **A Very Queer Family Indeed** introduces us to this odd family with a kiss, in 1853, between Edward White Benson, 23, and his future wife, Minnie Sidgwick, then 12. They married when she was 18 and in short order had six children. Edward became Archbishop of Canterbury; Minnie (Mary) left Edward and the kids when she found she much preferred women.



5 Forging a new belonging

This House Is Mine is the story of two women who find each other and forge a family. Vera arrived at the old farmhouse in East Prussia as a five-year-old refugee 60 years ago — and, to this day, remains a stranger. As the story opens, her niece, Anne, and her young son arrive at the house after fleeing the Hamburg neighbourhood where Anne, too, has never felt she belonged. Things unfold from their alternating perspectives.

JOHANNA SCHNELLER WHAT I'M WATCHING

The episode Dunham was born to direct

THE SHOW: Girls, Season 6, Episode 3
THE MOMENT: Hannah's face

Hannah (series creator Lena Dunham) wrote a blog that went viral about a famous novelist (The Americans' Matthew Rhys) whom four women have accused of sexual misconduct. He invited her to his elegant apartment. For the entire episode, he explains his position (he didn't pressure the women; they made their own choices), and she explains hers (pressure isn't always apparent). Both are equally articulate and respectful.

Near the end, they lie on his bed. "I'm sorry I wrote something about you that upset you so much without considering all the facts," Hannah says.

"That's all right, I'm not angry," he replies. Then he does something, and she does something, that surprises her. She springs off the bed.

At that moment, his daughter comes home. She wants to play her flute for him, and invites Hannah to stay. Hannah does. As Hannah watches the novelist watch his daughter, the camera slowly moves in, parsing her expression.

This is the episode Dunham was born to write. This is the issue Girls grabbed the zeitgeist to address, in all its thorny complexity. The back and forth is electric, yet scrupulously fair. In this final season, Hannah is growing up, and we see that here.

I watched this with my 23-year-old daughter, and we had different reactions to Hannah's expression: Is she angry at the novelist? At herself? Or is there acceptance? Social media is going to go nuts.

Just as you're making up your mind, Dunham delivers one more tracking shot. It will stop you cold.

Johanna Schneller is a media connoisseur who zeroes in on pop-culture moments. She appears Monday through Thursday.

metro HOME

Your essential daily news

Billie Lourd, actor and daughter of Carrie Fisher, lists Santa Monica home for $2.4M

MEET THE CONDO

CRANSTON RIDGE

Downsize with style

CONTRIBUTED

Project overview

Cranston Ridge is a condo and townhome development that has established itself as a favourite among customers looking to downsize. All of the units available in Building 3 are move-in ready for customers wanting to make a quick transition.

Housing amenities

There are nine-foot ceilings in all units, increased natural light from the eight-foot wide patio doors and heated underground parking for selected units. The building includes premium sound attenuation system featuring lightweight concrete.

Location and transit

Cranston is an established community with access to major roadways such as Deerfoot Trail and Stoney Trail, and is also within minutes of the South Health Campus and Seton Urban District. The community also boasts convenient public transit available.

In the neighbourhood

Cranston Ridge hosts several units with breathtaking mountain views and the entire development has incredible access to an array of paths, parks and greenspace and several key commercial amenities, a number of schools with easy access to Fish Creek Provincial Park.

KRISTA SYLVESTER/FOR METRO

NEED TO KNOW

What: Cranston Ridge
Builder: Cardel Lifestyles
Architect: NORR
Location: Cranston SE
Building: Three buildings
Suites: Two bedrooms, two bathrooms
Sizes: 897 square feet
Pricing: $240,000 to $266,000
Status: Completed; move-in ready
Sales centre: 522 Cranford Dr. SE
Hours: Monday to Thursday, 2 p.m. to 8 p.m., Saturday and Sunday 12 p.m. to 5 p.m.
Phone: (403) 457-2670
Email: jlavelle@cardellifestyles.com
Website: cardellifestyles.com

REAL ESTATE

What's hot on the market

1 NOW SELLING

The Smith 17 by Grosvenor: Living in the heart of the Beltline means you will be close to shops, eateries and more. Visit the new presentation centre at suite 301, 1501 6th Ave. SW with new showhomes opening soon.

2 STILL SELLING

Victory & Venture by Providence: With a rooftop patio you can even use in the winter, you can't go wrong with these two bedroom, two bathroom condos located in the heart of Bridgeland. Check out the Discovery Centre at Edmonton Trail and 4th Ave. NE.

3 UNDER CONSTRUCTION

Verve Condominiums by Fram + Slokker: Live large in the redeveloping East Village, which is quickly becoming the city's premier downtown location. Check out the sales centre at 553 Riverfront Ave. SE.

KRISTA SYLVESTER/FOR METRO

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Global influence: How to style travel finds

INTERIORS

Bring rugs and souvenirs into your home to update décor

As part of the globalism trend, tribal style — batik fabrics, Dutch Wax and itak prints — has spread from fashion to home décor. There's a caravan of interesting furniture and accessories that work in any space, from the sleek and contemporary to the simple and functional.

"It's a look that's meant to reflect the places you've been and decorative objets you brought home," says New York designer Elaine Griffin.

Rugs are a big part of the style, and not just on the floor. Griffin says "the flat-weave kilim and dhurrie rugs that are now back with a vengeance move stylishly onto upholstered chairs, sofas and ottomans."

Kilim rugs are admired for their bold, geometric flat-weave patterns. They've been hand-woven for generations in North Africa, the Middle East and Asia.

A lot of their appeal lies in the bold motifs and pigment dyes, with elements like wolf's mouths, stars and fertility symbols interpreted in geometric patterns. Back in Victorian England, smoking rooms and nooks were rife with kilim-covered furniture.

British manufacturer George Smith is known for kilim upholstery marked by careful pattern alignment and crisply tucked edges. They make a range of armchairs and benches covered in detailed modern and vintage Turkish flat-weaves.

Karma Living's collection of smartly styled midcentury modern chairs and footstools are upholstered in bold stripes and tribal patterns.

Both new and antique versions are interesting, working well not only as upholstery, but as wall hangings or table coverings. The hand-crafted nature of kilims, Oriental and rag rugs plays well with woods and metals. White walls make them pop, while more saturated hues are complementary frames.

Joss & Main's style director, Donna Garlough, says pouf ottomans are one of her favourite twists on the trend.

"They're a great way to add a pop of pattern to a room, and you can use them for extra seating if you're having a party," she says.

An added bonus of these materials is that they're pretty tightly woven and durable, and the bright patterns often camouflage stains.

"You don't have to worry as much about a toddler spilling juice on a kilim-covered cocktail ottoman as you would if the upholstery were linen or leather," Garlough says.

Atlanta-based artist and textile designer Beth Lacefield has done a collection of kilim poufs for Surya in both muted tones and vibrant hues like raspberry, burnt orange and olive green.

Boston designer Jill Rosenwald's pouf collection for the retailer is also inspired by Indian flat-weave rugs, with sophisticated chocolate browns, greys and other muted hues.

Crafters will find lots of ideas online for turning inexpensive rag rugs from big box stores into floor pillows, headboard covers and benches.

Courtney Schutz, a designer in Point Reyes, California, turned a staid, traditional, upholstered bench into a fun piece for a girls' room by gilding the legs and covering the seat with a gumball-colored rag rug.

On the website Style Me Pretty, Toronto designer Jacquelyn Clark offers a simple tutorial on sewing throw-rug pieces into a square, filling it with foam beads, and then closing it up with thread or a zipper to make a big pillow.

While the kilims have an earthy rusticity, distressed wool, linen or silk rugs can make a more elegant piece. Pottery Barn has a cotton velvet line inspired by Persian carpeting. And West Elm's Ornament velvet pouf comes in sophisticated, soothing hues of ivory or platinum. THE ASSOCIATED PRESS

INTERIOR OPTIONS

All it takes is an accent piece

Foot stool
The Mindy ottoman, by Joss & Main, which is upholstered in a rugged yet stylish material inspired by kilim rugs. Made in India and hand woven, the wool cover features a chevron motif and is secured to the wooden frame using brass nails.

Throw pillow
A pillow by AllModern features rich, earthy hues and bold geometrics which make for this striking — and sturdy — piece. Kilim rug weaves are trending off the floor, in pillows and upholstery, as part of the global and tribal décor trends.

Pouf
The Hailey pouf by Joss & Main is covered in a bold geometric kilim material. "An added bonus of these rug materials is that they're tightly woven and durable, and the bright patterns camouflage stains, " says Joss & Main style director Donna Garlough. THE ASSOCIATED PRESS

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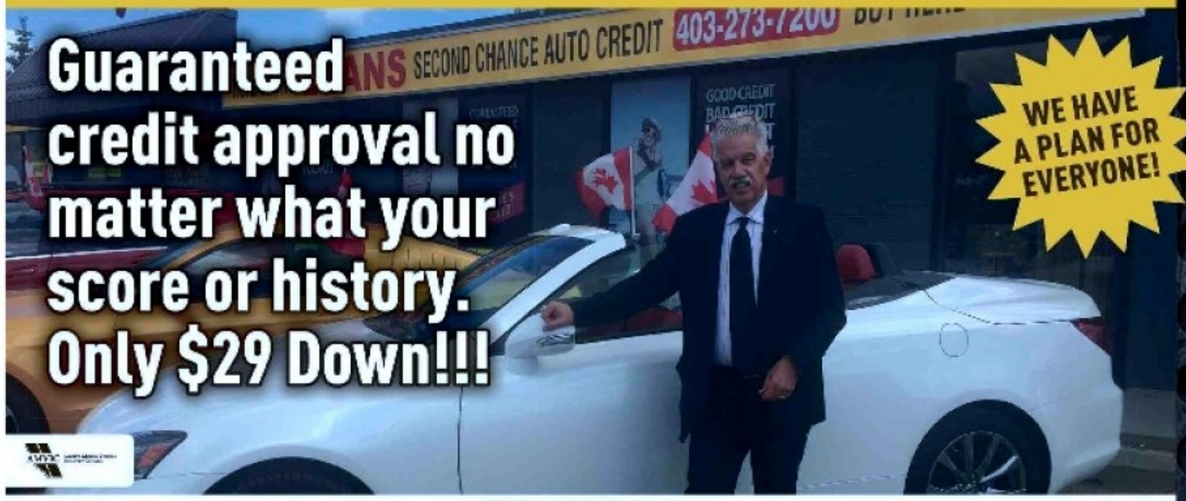

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CONDO LIFE

NEW LANDMARK TO 'CHANGE THE FACE OF CALGARY'

The University of Calgary is a hub for lively intellectual exchange, but that's not the only reason it's the place to be.

University District, a new master-planned community for the University of Calgary, is one of the most exciting developments in the city. The project will "change the face of Calgary forever," according to Mayor Naheed Nenshi.

The Ivy, a collection of homes by Brookfield Residential, will be one of the first two developments to break ground in the new community. The 127-townhome residential project will be located at 32nd Avenue and 39th Street NW., a short walk from Brentwood LRT Station and Market Mall.

"We're proud to help lead the development in the University District," says Ryan Moon, director of business development at Brookfield Residential. "The community is very people- and sustainability-oriented, and we've designed our homes at The Ivy to reflect the same values."

With this progressive master-planned community, the University of Calgary will join the ranks of Harvard, Oxford, Yale, Simon Fraser University and the University of British Columbia, all of which have developed successful integrated housing communities.

At the same time, University District was designed to cater to the interests and needs of Calgarians. Nowhere is that more evident than at The Ivy.

Young professionals will find the location ideal, with its urban amenities and easy access to public transportation and downtown.

It's the perfect central location for downsizers who are looking for a smaller home in an area of the city they already know, rather than having to move to the suburbs or right downtown.

The Ivy was also built for young families, who will appreciate the walking paths and playgrounds in the community, as well as the neighbouring elementary, junior and high schools.

Homes at The Ivy range from two to three bedrooms, so there's plenty of space for many different lifestyles.

Find out more about The Ivy at TheIvyCalgary.com, and University District at myuniversitydistrict.ca.

Bold architecture, signature lifestyle

Design at The Ivy is a fine balance of form and function.

The 17 buildings of two- and three-bedroom townhomes were designed in three distinct architecture styles.

The first has a very modern finish, the second was designed with a cube-inspired architectural style, and the third will be a more traditional Brownstone with a classic brick exterior.

"The range of styles at The Ivy is an opportunity for you to pick the look that suits your personal taste," says Moon.

The interiors will reflect the exteriors, with a curated collection of interior finishes to choose from. Selections can be made at The Galleria, a state-of-the-art design studio, where buyers can work with the guidance of an interior design specialist.

The homes are available with single and double private garages — not a parkade. This detail allows each home a little more privacy and space, Moon explains. A central courtyard creates a node within the development. Complete with a play area and community garden, this is a place for neighbours to meet and connect.

Homes at The Ivy will start at $500,000 including GST. Sales begin March 11 when the presentation centre at 4410 University Ave. NW., with its show suite and the developer's discovery centre, opens at 12 p.m. Home reservations are currently being taken; register at TheIvyCalgary.com for more information.

Make an educated home buying decision

The Ivy may be located at an institution of higher learning, but it isn't just about work and school. There's plenty of room for play too.

University District is the perfect jumping off point when you're looking for a fun day or a night out.

"When you're living at The Ivy, you'll be in a very central location that gives you the accessibility you want in a neighbourhood, yet it's also well removed from the noise and crowd of downtown Calgary," says Moon. "There will be so much to experience within the University District alone."

The dining options and shopping here will be accessible and modern, whether you're out with friends or family, or doing your regular grocery run.

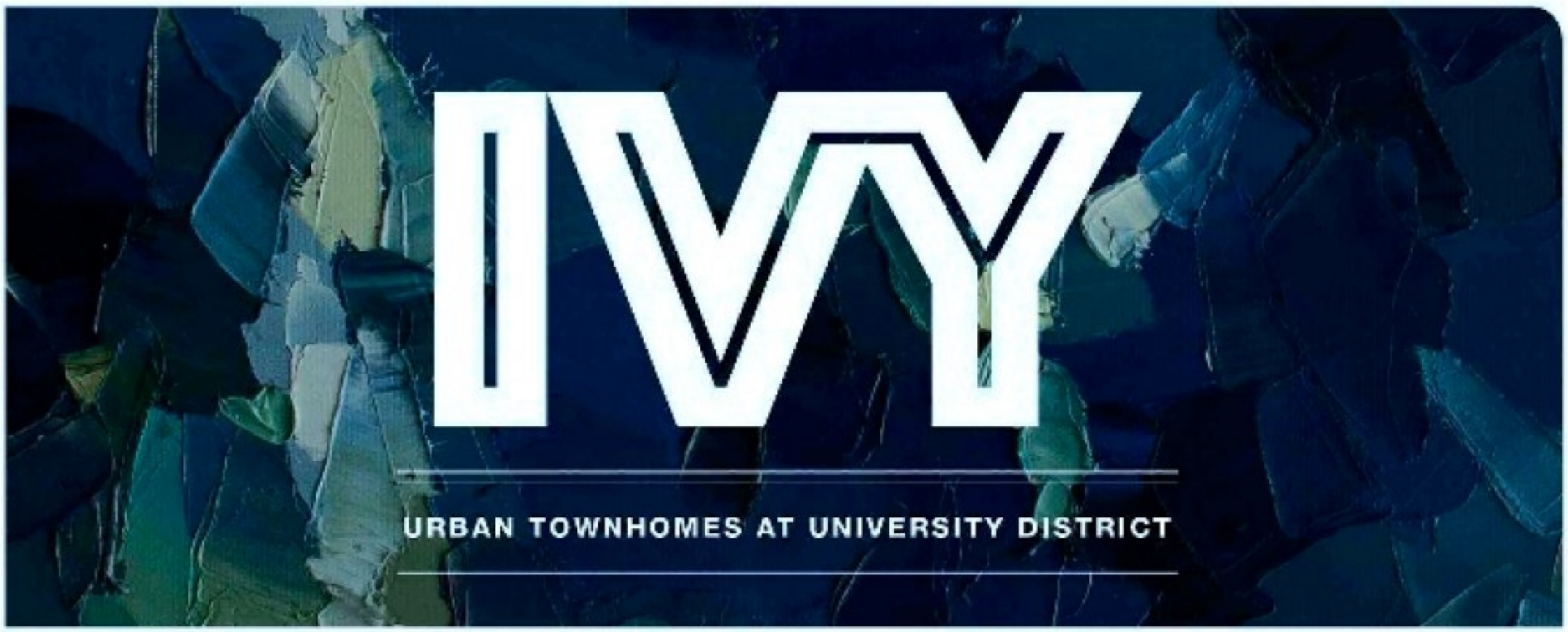
University District's main street is planned to be the focal point of the community, providing a place where residents can find all the basic shops and services they need.

Walking around the development will be a pleasure unto itself. The district's Central Park will provide a beautifully landscaped place for residents to gather and relax, with space for pop-up markets and outdoor entertainment.

Five more community parks in the district will provide smaller, more intimate green spaces for residents to enjoy, connected to the main street via beautiful meandering paths.

University District was designed with inviting public spaces to welcome residents out into the community.

PHOTOS CONTRIBUTED



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When you think of high-performance products, you might picture a jet or a fast car, but not all high-performing products come in futuristic packages.

Jayman BUILT, a Calgary home builder, makes homes with classic style. But under the hood is another matter. They're sleek, well-built and above all, functional. Jayman homes are equipped with features that anticipate your needs.

The Jayman BUILT townhomes at Nolan Hill in Carnaby Heights are a prime example.

The two- and three-bedroom homes come with Core Performance Features that ensure the interiors and exteriors meet the highest standards.

"When we're designing our homes, we're thinking about how our buyers are going to live. What features will save them time? Help them keep things clean and tidy? What features will enhance their enjoyment of the home?" says Helena Kipp, area sales manager for Carnaby Heights in Nolan Hill. "Your home's performance is our first priority."

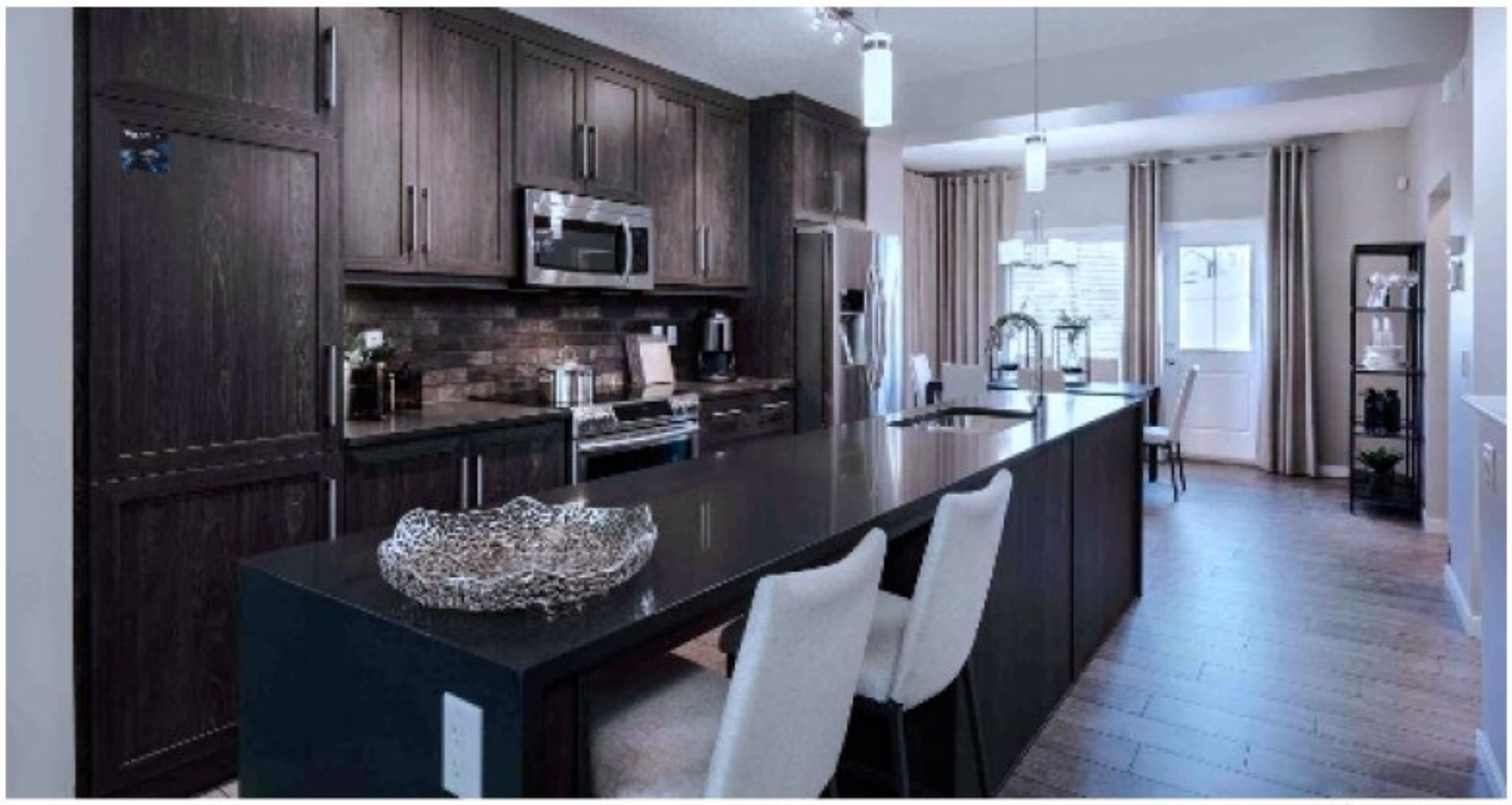
The Core Performance Features include triple-pane windows with low-E glass, to keep the heat in during the cold winter months.

The 96 per cent high-efficiency furnace is remarkably warming, and kind to your energy bill. The heat recovery ventilation system in each home ensures you're always breathing easy with fresh air, while staying conscious of your energy bill. The Navien tankless hot water heater is a highly efficient solution too, heating water quickly and with little wasted energy.

The homes' water-saving toilets are another way to reduce your environmental footprint, lowing the amount of water you need per day.

Motion sensor light switches throughout the homes make it incredibly easy to come and go, and you don't even need to remember to turn out the lights — the motion sensors will do it for you.

"Our homes look classic on the outside, but they're also very modern in their functionality, built with high-quality materials and forward-thinking features," says Kipp. "They were made to serve buyers well for years to come."



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A personalized experience

If you buy one of the five townhomes at Carnaby Heights by Jayman BUILT, you're in for a personalized experience. Among the different homes, buyers can choose from a variety of options to suit their needs. Find a home that caters to the way you want to live.

Buyers can choose from single, tandem or double-car garages. Some homes have expanded ensuite bathrooms with dual vanities, to make your morning routine for two fast and efficient, with ample room for both people.

An upstairs den and entry-level flex room provide more flex space. Use them however you like. They could make a great multimedia area, with a TV and entertainment system. They might work well as an office, with everything you need to work from home. Or you could simply fill your extra space with comfortable seating and use it as a place to relax and hang out.

A fourth bedroom is another addition available in some units that's perfect for growing families, or those who want a little more room to expand. An attached half-bath makes it a great space for guests.

The expanded walk-in pantry option is a bonus for those who love to cook and a big help for large families.

To make sure you get everything you need out of your home, the company has developed its Fit & Finish consultation. Pick up a Fit & Finish booklet at the Jayman sales centre and choose one of three finishing levels — Select, Extra or Plus. From there, you can select the finishings that reflect your taste and make you feel most at home.

Whenever you're deciding on the finishings you want, you don't have to do it alone. The company offers buyers the opportunity to consult with design experts to help you coordinate and personalize your home, from the cabinets and carpets down to the tiling and trim.

A quality builder makes a difference

When you're looking for a new home, the reputation of the builder is equally as important as the location and the quality of the homes.

Jayman BUILT has more than 35 years of building experience, and has built more than 1,700 multi-family homes over the last 15 years. An immense amount of experience and skill goes into every home the team builds.

Customers get the royal treatment with Jayman BUILT. After they buy, they're given a free design consultation with professional interiors designers. The company's financial consultants are also there to help you save money on your mortgage. If you want to sell your old home when you move into your new Jayman home, Jayman Realty offers full professional real estate services to make sure you get the most for your previous investment.

And finally, when it comes time to move into your new place, Jayman BUILT has you covered with complimentary moving van service.

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FORWARD-THINKING HOMES FOR YOUR NEW BEGINNING

You should never have to compromise on good design and solid construction in the home you buy.

One local Calgary builder is offering townhomes for people that are truly forward-thinking.

Partners Development Group, a Calgary home builder since 1998, is selling its ARRIVE townhome communities in three different neighbourhoods across the city in the master-planned communities of Evanston, Skyview Ranch and Bowness.

ARRIVE townhomes are designed to create a haven of comfort and convenience, with a few key features.

Nine-foot ceilings on most main floors with large and plentiful windows let in lots of natural light, so your living space feels even more open. With both traditional and more contemporary designs, all homes include durable laminate hardwood flooring, laundry and a stainless steel kitchen appliance package. Professionally chosen colour palettes and floor plans were created with comfort and practicality to suit their buyer's needs.

ARRIVE at Bowness, a new 50-townhome development in the well-established community of Bowness offers 39 double-master plus flex or three-bedroom plus flex models through the Attainable Homes program (attainyourhome.com). Just 11 are being sold through Partners, each with three bedrooms, two-and-a-half bathrooms and attached double-car garages.

Located in Calgary's Northwest at Sarcee and 34th Avenue NW., Bowness is perfect for those who are seeking a well established neighbourhood with the convenience of an urban setting.

There's even a shared outdoor area for all to enjoy, with a large city green space that's integrated into the townhome community — perfect for picnics and outdoor fun.

ARRIVE at Evanston, also located in the Northwest, features four showhomes visitors can view, with a selection of home sizes available including two-bedroom, two-bedroom plus den, and three-bedroom with a flex space and two-and-a-half bathrooms. All models have heated, attached, single- or double-car garages and full-depth driveways.

These homes come with hardy board cement siding and dramatic stone accents on the exterior, and lots of bells and whistles on the inside.

This community offers its residents a state-of-the-art playground, and two sheltered gazebos for their enjoyment in its green space.

Growing family needs are an integral part of the development. There is a Kids & Company child care centre on location — with added perks for ARRIVE residents.

Meanwhile, ARRIVE at Skyview Ranch Arbours, located in Northeast Calgary, offers a selection of layouts including two-bedroom, two-bedroom plus den, and three-bedrooms with a flex room that can be used as fourth bedroom. All have two-and-a-half bathrooms, with a heated, attached, single-car garage and full-depth driveway.

The design of these homes is inspired by a rustic prairie esthetic — every home features rich stonework and warm earth tones.

At ARRIVE at Skyview Ranch Arbours, residents can enjoy private garden plots, a large playground and multiple outdoor seating areas throughout.

No matter which ARRIVE neighbourhood you purchase in, you can be sure your home will bring you long-term value.

Visitors are invited to visit the ARRIVE showrooms in the Skyview Ranch and Evanston communities. Find out more at ARRIVEhome.ca

Homes made with heart

When a team loves what they're working on, it shows in what they build together.

Partners Development Group, the builder of the current ARRIVE townhome communities in Evanston, Skyview Ranch Arbours and Bowness, is a company that has set itself apart thanks to its dedicated staff and master trade professionals. Since the company was founded in 1998, the Partners team has completed more than 1,300 homes in numerous multi-family developments across Southern Alberta.

"Our planners, designers, construction teams and marketing staff are all proud of the work we do," says Jade Mahon, vice-president of sales and marketing for Partners Development Group. "Through our years of experience we've built lasting relationships with our trade professionals that have helped us create better homes."

Green-built from the start

Partners Development Group is committed to building sustainable homes that help buyers save energy and money.

The two go hand-in-hand at the builder's ARRIVE townhomes, which are certified by the national BUILT GREEN® program.

New construction techniques and technologies have enabled the company to build townhomes that cost less to heat and operate compared to conventional homes, thanks to their increased efficiency.

Green features include heat recovery ventilators that provide clean quality air, 96 per cent high efficiency furnaces and electric water heaters, EnergyStar™ appliances, large, bright Low-E windows and water saver faucets and toilets. The way the homes and communities are constructed and designed, from where the materials come from and how they are handled to the exposure of the windows, are all factors in making an environmentally responsible home.

CONTRIBUTED

Thanks to these features, ARRIVE townhomes have an average EnerGuide™ Rating of 82+ Points and Gold Built Green labeling.

On top of the money you'll save on your utility bills, you are eligible for incentives like a 15 per cent refund on the mortgage insurance premiums if you buy a home at an ARRIVE community.

With ARRIVE townhomes, environmental sustainability is a priority.

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It can be rare to find a great quality home at an affordable price. Trico Homes is offering a collection of condo homes that give you the best bang for your buck, including homes you can move into now.

The Viridian Condos development in Northwest Calgary is now 80 per cent sold, with possession set for November 2017. Building six, the final building of the project, is now selling, so now is the chance to buy. A limited number of quick-possession homes in two-bedroom, two-bathroom plus den plans are now available.

Features in the 359-home development include bright, open-concept layouts, nine-foot ceilings on every floor and expansive windows — many with vistas of the natural land reserve behind the development. Granite countertops, high-quality laminate flooring, stainless-steel appliances and in-slab heated floors bring the simple pleasures into everyday life.

Heated underground parking is also available — a very handy feature, especially on cold winter days.

Viridian offers all these features at a great price point, starting in the low-$200,000s.

"Viridian Condos come with high specs, so you get exceptional value for your investment," says Cindy Arevalo, area sales manager for Viridian Condos. "The quality you see is the quality you get."

Situated just a 21-minute drive from downtown, living at Viridian will make your life easy. Viridian is located off Sage Hill Drive, providing easy access to Symons Valley Road, Beddington Trail, Stoney Trail and Shaganappi Trail.

You'll also have easy access to Creekside Shopping Centre, Beacon Hill Shopping Centre, Sage Hill Crossing and Nose Hill Park.

Green space is abundant in the community at Viridian. The pathways through the rolling hills and natural ravines of Sage Hill are your chance to connect with nature every day.

Families will appreciate the parks and future school sites nearby.

And the community is developing fast. A new town centre, Sage Hill Crossing retail centre and a new public transit hub are coming soon.

When you purchase with Trico Homes, you'll receive your very own Trico Red Card. It comes pre-loaded with rewards you can spend however you choose. And it qualifies you for incredible ongoing savings and rewards. Please inquire for details by visiting viridiancondos.ca

PHOTOS CONTRIBUTED

Viridian Condos — BY TRICO —

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Canucks talk in slang, eh?

SEAN PLUMMER

Your knowledge of Canadian slang may start and stop with Bob and Doug McKenzie, but our language is littered with Canadianisms that our neighbours to the south would be hard-pressed to understand.

Here are some examples of Canadian English that might reveal you're more of a keener than you realized.

GIVE'R: To do something as awesomely as possible, popularized by the 2002 mockumentary FUBAR.

KERFUFFLE: A fuss or commotion; likely of British origin, which accounts for its use on Downton Abbey.

TAKE OFF: To leave ("Okay, I'm gonna take off"); or, Bob & Doug style, a replacement for the f-bomb ("Why don't you take off, eh?").

DOUBLE DOUBLE: A Tim Hortons coffee order (two creams, two sugars). In fact, Timmies has trademarked the phrase "Home of the Double Double."

BOOZE CAN: An after-hours club that sells alcohol illegally.

CHESTERFIELD: A sofa or couch that seats at least three.

Great White North is an introduction to the Canadianisms that make up our speech. TORSTAR NEWS SERVICE

Play it back

Sportscasters have been throwing to tape for more than 50 years. But the practice of instant replay got its far-from-instant start in Canada.

It was during Hockey Night in Canada's 1955-1956 season that CBC producer George Retzlaff introduced a "wet-film" technique to record and play back a goal, albeit several minutes after it happened.

American network CBS introduced true instant replay in 1963 during an Army-Navy football game.

But we got there first — check the tape! **SEAN PLUMMER**

It was during Hockey Night in Canada that instant replay was first used. TORSTAR NEWS SERVICE

Hail Caesar!

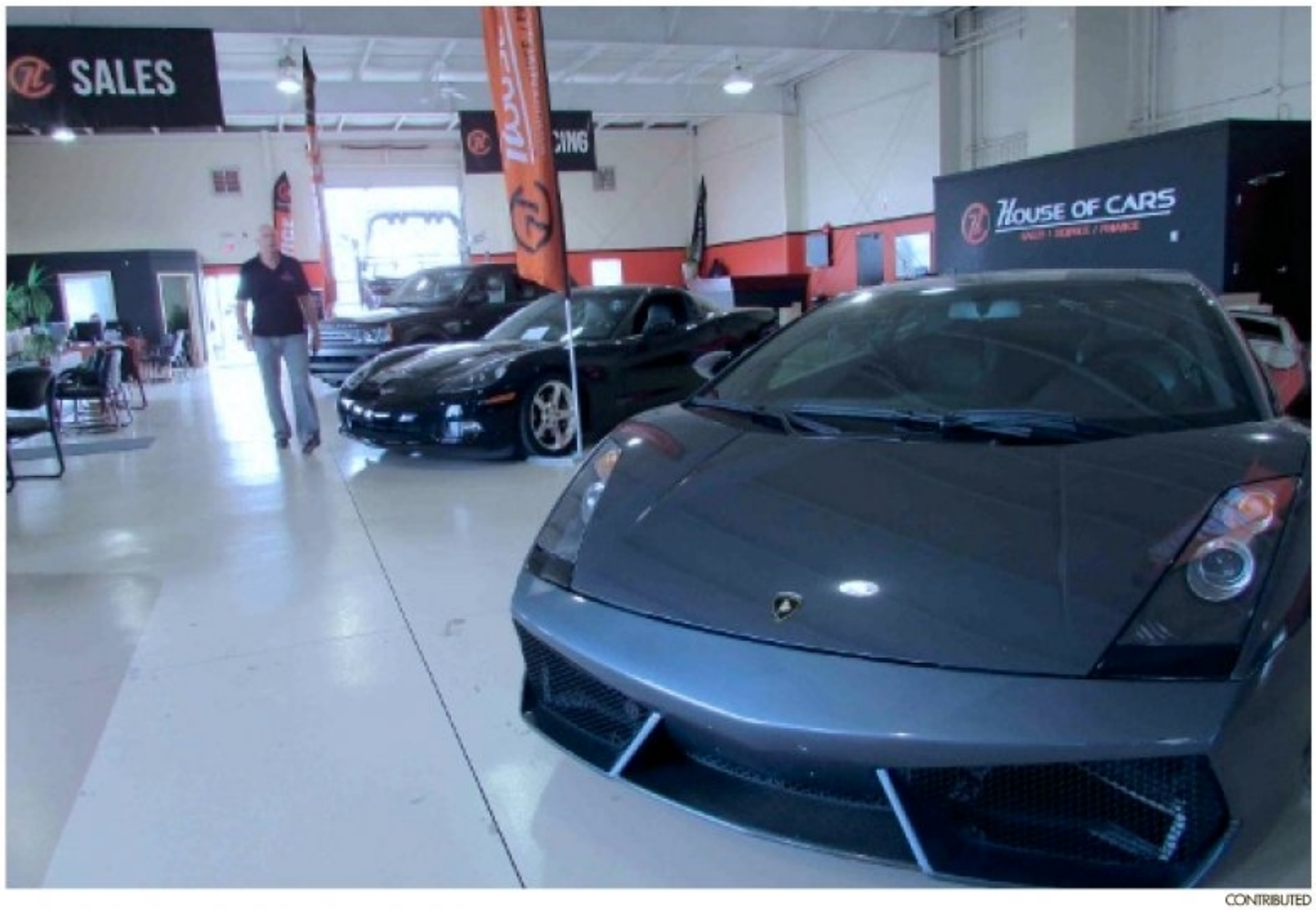
Created in 1969 by Calgary bartender Max Chell, the Caesar essentially spiked the Bloody Mary with clam-infused tomato juice (hence Motts' Clamato) and other spices. A Clamato-commissioned poll in 2009 (the bevvie's 40th anniverary) concluded that the Caesar was Canada's most popular cocktail.

SEAN PLUMMER

THIS SPECIAL REPORT WAS CREATED BY CONTENT SOLUTIONS, INDEPENDENT OF METRO EDITORIAL.

AUTO CUSTOM CREDIT SOLUTIONS

Find 'new used cars' at House of Cars



CONTRIBUTED

If you want the affordability of a used vehicle, but the pristine looks and performance of a new car, there's a sweet spot that offers the best of both worlds. Justin Klee calls them "new used cars."

"A lot of our vehicles are 2017, 2016 models — they're basically new but with a couple kilometres on them," says the owner of House of Cars, the popular dealership that's now up to seven locations in Alberta. "You're getting a brand new car with a few kilometres on it, still under manufacturer warranty, fully inspected, fully certified, no hits, no accidents — it's just a brand new car without the depreciation."

Klee points out that a new car depreciates around 11 to 15 per cent as soon as it's driven off the lot. "With us, you're saving close to 20 per cent" on these "new used cars," he adds.

The House of Cars experience is always an open-door, full disclosure, pro-customer one — online reviews describe a low-pressure, helpful atmosphere and salespeople that prioritize helping their clients over making a sale. They're also a fully independent dealership, and Klee says this gives them both freedom and variety.

"We are a true independent car dealership so we don't have a manufacturer controlling what we do — volume, quotas," he says. "And we have wide scale and range of inventory. A Dodge dealership would only have Dodge product — but we have Dodge, Ford, Honda, Toyota; hundreds of vehicles in stock. We have 2017 Lamborghinis in stock down to 2016-17 Caravans."

Since House of Cars specializes in flexible financing options, clients can keep returning to the dealership every 8 to 10 months to refinance and get a better rate, but also upgrade the vehicle. You might start with a small Ford hatchback but, in a couple of years, you could be cruising in your dream Audi — at a better rate, no less.

Visit houseofcarscalgary.com for more information.

START REBUILDING YOUR CREDIT

Sometimes bad credit can be chalked up to just ignorance — people simply don't know how it works, and don't know how to build it. And some people might not realize when they're ruining it.

"We have had people come in and they're fighting the phone company over a $200 phone bill, but they don't understand that it's just ruining their credit," says Justin Klee, owner of House of Cars. "It's like, just pay the $200 now — whether you're right or you're wrong, you have to bite that bullet. You either pay this year, or 10 years from now.

"So let's bite that bullet now, start rebuilding your credit, and then one day you can get a mortgage."

Klee says that his dealership prioritizes financial literacy — all of his salespeople sit down with each client and teach them about interest and credit ratings. It's almost like a bank visit, except surrounded by beautiful cars.

"We show them credit bureaus and how their credit score looks; we explain the whole document, to enable them to understand why and how to fix that credit," he says. "Once they are rebuilding their credit, it rebuilds their life. To rent a condo, you need good credit. To start a business, you need good credit."

Every client's financial situation is unique, which is why House of Cars boasts flexible terms tailored to individual needs — from prime credit, to poor credit to no credit. There are cash-back, refinancing, credit consolidation, trade-ins, affordable biweekly payments and unemployment insurance options available.

The dealership works with 20 different lenders, from major banks to subprime lenders that deal with bankruptcies, discharges and repossessions. Clients can return every year to negotiate a new, better interest rate.

CONTRIBUTED

"As young people come out of school, they don't understand how credit works," Klee says. "And I think in the next three to four years, there's still going to be a lot of credit challenges. People are just getting employment again in Alberta, so we can start to rebuild their credit over the next couple of years."

Visit houseofcarscalgary.com for more information.

Award-winning dealership

House of Cars is a top-of-class, award-winning dealership – winning Best Used Car Dealership from the Top Choice Awards (in 2016 and 2017), Top Used Car Dealership by Metro Calgary Community Choice Awards (2016) and Best Pre-Owned Dealership from the Calgary Herald's 2016-2017 Reader's Choice Awards.

Before visiting House of Cars, it's best to fill out a financial application. The quick form is available on their website and only takes a few minutes – if they have this information in advance, your visit to the dealership will be much more productive. Their team will have an idea of your financial situation and, right away, can start helping you find the best vehicle and financing terms.

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Pay down mortgage or feed the RRSP?

YOUR MONEY

Making the tough choice between your savings and your debt

Vikram Barhat

You made one of the biggest purchases of your life - a home (with a mortgage). Now what about your retirement savings? ISTOCK

Plagued by crippling household debt, millions of Canadians are torn between saving for retirement and paying off mortgage, the largest of all debts. For the vast majority of Canadians, the option of doing both is just out of the question.

According to the latest Statistics Canada figures, the debt-to-income ratio among Canadian households has jumped to 166.9 per cent of disposable income, a record high. No doubt the bulk of this debt is resulting from unchecked borrowing led by home purchases.

For those living paycheque to paycheque, choosing between building retirement savings in an RRSP and wiping out the mortgage debt seems like battle they can never win.

So what are they to do?

There are two ways of looking at it, says Marie DeLauretis, a Calgary-based Certified Financial Planner.

"One way to think is, 'I can earn more on my investments than my current low mortgage interest rate,'" she says. "The other is, because mortgage rates are so low, you now have greater opportunity to pay your mortgage balance quicker as fewer funds will be used to pay interest costs."

The higher your interest rate, the more will be going to interest expenses and not home equity, goes the argument.

Many people, however, only consider the short-term implications of the decision. Cynthia Kett, a principal with advice-only firm Stewart & Kett Financial Advisors Inc. in Toronto, says people should be thinking about their financial planning as a whole. "Cash management, tax planning, investment planning, and retirement are the key ones in this case," she says.

From a cash management perspective, the question to ask is how disciplined are you? Some people use a home purchase, financed by a mortgage, as a form of forced savings, says Kett. "If they pay down their mortgage sooner, will they use that extra cash flow to diligently save for retirement later?" she says. "This is key because if all they have in retirement is a fully paid-for home and OAS/CPP, they'll have to sell the house to find their retirement."

> **If paying down the mortgage is a source of happiness, that is a good reason to make it a priority.**
> Cynthia Kett, a principal with Stewart & Kett Financial Advisors Inc.

Kett says for people who lack that discipline, it may be better to contribute to their RRSP. However, she adds, for more disciplined folks, paying down the mortgage may make more sense. "Once mortgage debt is paid off, there will be significant free cash flow available for retirement and other priorities," says Kett.

In the current low interest rate environment, paying off mortgage can be a more prudent choice. "If we consider paying down the mortgage as a proxy for a safe fixed-income investment, which might only yield two per cent, the mortgage rates of return look pretty good," says Kett.

"Even in comparison to equity investments — the pre-tax mortgage rate of return is excellent because it's guaranteed. Equity returns are unpredictable and may be negative."

Paying down the mortgage, in this instance, wins hands down.

Emotions can also exert strong influence affecting people's investment decisions. The individual risk tolerance and capacity for risk are important considerations, says DeLauretis.

For that reason, when deciding to make a payment toward your mortgage versus an RRSP contribution, an individual must consider return on investment. In the case of mortgage, the return must be calculated in terms of how much money is saved on interest over the life of the mortgage.

BACKGROUND

Key considerations when deciding mortgage versus RRSP decision?

- Interest rate on mortgage versus potential return on RRSP investments.
- Balance of mortgage vs. RRSP contribution amount.
- Tax implication or the effective tax rate.
- Comfort level in investing, what gives you more peace of mind, and the stage of life of the investor.

The goods on taking out an RRSP loan

Before you sign on the dotted line, make sure you have established a realistic pay back plan for your RRSP loan. ISTOCK

February is RRSP season, which for many Canadians means an annual trip to the bank to make an RRSP contribution before the deadline (March 1). It might be tempting to take out a loan if you don't have the cash available to make a contribution — the rationale being that in one shot you'll boost the savings in your retirement account and then use the deduction to increase your chances of getting a tax refund.

Most RRSP loans are used to make an RRSP contribution before the deadline to maximize contribution room and save on taxes. Interest rates on these loans can be obtained at or near prime rate, and the loan is paid back over a period of nine to 12 months — typically in monthly instalments. But they may not be for everyone.

One behavioural argument against taking out an RRSP loan is that if you didn't have the discipline to contribute regularly to your RRSP throughout the year, how do you expect to stick to a loan repayment schedule over the next 12 months?

Financial author Talbot Stevens says our behaviour is the key to making the RRSP loan strategy successful."Even an undisciplined investor can benefit from the forced savings of paying off a loan – as long as it is well within their financial and emotional comfort zone," he says.

Small top-up loans are generally accepted as a sound financial planning strategy and Stevens argues that once started, the RRSP loan becomes a forced savings plan, like a mortgage, that is not likely to be stopped.

But with a loan repayment eating up a large slice of your budget every month, will you afford to make regular RRSP contributions going forward? In other words, at the end of the RRSP loan you might have to catch-up the contributions you didn't make while you were repaying the loan.

A debt-free approach would have you calculate the amount you would have made in RRSP loan payments, then, use that amount to make regular RRSP contributions going forward.

Using an RRSP loan can be a powerful strategy to boost your RRSP contributions and build your retirement portfolio. However, use caution when borrowing to invest.

"Those who acknowledge their tendency to procrastinate or become distracted from their retirement goal might benefit from the forced discipline of making payments on an RRSP loan," says Stevens.

ROBB ENGEN

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If I had one piece of financial advice to give...

Camilla Cornell

When it comes to your finances, it's easy to get bogged down in conflicting advice and unimportant details. We asked three financial bloggers to offer a single key piece of advice to help ordinary folks get, and stay, on track for RRSP season. Here's what they had to say:

MARIE ENGEN, 62, FEE-ONLY FINANCIAL PLANNER
West Kelowna, B.C.
Blog: Boomer and Echo, boomerandecho.com
Key advice: Budgeting is a crucial factor in making regular RRSP contributions.

In order to come up with an RRSP contribution, you need a realistic budget that allows room for saving. Begin by taking a look at your bank and credit card statements for the last six to 12 months to analyze spending.

Since it's often tough for beginning budgeters to know where their money should be going, I sometimes recommend allocating 50 per cent of cash flow to fixed costs like rent and car payments, 20 per cent to financial goals (paying off debt or retirement savings), and 30 per cent for flexible spending.

Like most rules of thumb, this won't work for everyone — you might have to adjust the parameters if you live in an expensive city, or are heavily in debt.

Kyle Prevost. CONTRIBUTED

KYLE PREVOST, 29, TEACHER
Manitoba
Blog: Young and Thrifty, youngandthrifty.ca
Key advice: RRSP vs. TFSA? Who cares! Just do something.

People sometimes get so tied up about whether to invest in an RRSP or TFSA that they don't do either.

My rule of thumb is this: If you predict your yearly RRSP withdrawals, OAS, CPP, and/or a pension in retirement will all add up to less than half of what you currently make — use an RRSP. If you think those revenues will add up to close to the annual income figure that you're currently pulling down, go with a TFSA.

Generally people making less than $40,000 would be better off in a TFSA, while people making more than $120,000 and wanting to live a traditional middle-class Canadian retirement would be better off with an RRSP.

But ultimately, the important thing is to make sure your spending is in check so you have money to invest.

BARRY CHOI, 35, PERSONAL FINANCE EXPERT
Toronto
Blog: Money We Have, moneywehave.ca
Key advice: There are times when you shouldn't invest in an RRSP.

This pretty much goes against all conventional thinking especially at this time of the year, but there are times when investing in your RRSP might not be the best idea.

If you have high interest debt owing, don't even think about investing in your RRSP. Ditto if your income is lower than the basic personal amount allowed in Canada (line 300 of your income tax return). There's really no point, as you won't get a tax refund anyway.

Finally, your RRSP account is meant to be a tax deferral plan. The theory: once you retire you'll earn less income. But maybe you're expecting an inheritance, or you're one of the lucky few with a defined benefit pension plan along with other assets. If you expect your retirement income to be higher than your current income, it's probably best to skip making any RRSP contributions.

ADVERTISING FEATURE

Give gifts that help your loved ones reach their dreams

Saving. It's that "thing" in the back of many of our minds that just never seems to get the focus it truly deserves.

When we're faced with unexpected expenses, student debt, housing debt, family expenses and enjoying life, the task of saving – of saving early – can be daunting.

In an economy where the resilience and ingenuity of Albertans continues to be put to test, one organization is encouraging us to think differently about the gifts we give to our loved ones this year.

"What if instead of 'things' we gave our loved ones a head start?"

"What if instead of 'things' we gave our loved ones a head start? Or a boost to savings? This is what we want to encourage. Saving early and consistently are the best ways to build for the future. When you couple that with a smart investment, those savings can really start to add up over time," says Shelley Vandenberg, President of First Calgary Financial, a division of Connect First Credit Union. "Kick-starting savings for someone's dreams - whether that's an education, a holiday, a home or retirement - that's a gift that's impactful."

First Calgary Financial has launched a new series of gift certificates, available in a range of denominations to invest in someone's future.

They're the perfect, thoughtful gift for everything from Mother's Day, Father's Day, and Valentine's Day to birthdays, baby showers, and Weddings.

Better yet, for younger people, they help instill an early understanding of the importance of saving, while building financial literacy skills and savvy. Each gift certificate gives the recipient the chance to sit down with a the First Calgary team to look at their plans and how best to achieve them. It gives youth a head start towards their goals, whether that's a new home, a travel adventure or an entrepreneurial dream.

The gift certificates can be invested into a variety of deposit options, including an RESP, RSP, TFSA, or simply to boost one's personal savings. One of the options includes their Enhanced Growth term deposit, a great way to invest into the market without the risk.

The Calgary-based credit union aims to offer innovative, responsible and people-focused options; just as they do through their No Fees For Me chequing accounts and their member-owned profit-sharing approach to banking.

Find out more about this new way to give at FirstCalgary.com/Gift or visit one of their local branches.

metro SPORTS

Dan Marino has "re-signed" with Miami so he can officially retire as a member of the Dolphins

Iginla open to deal

NHL

Teammates pushing for vet to have one last shot at playoffs

Jarome Iginla's teammates are rooting for him to pack his bags and leave town.

Nothing personal, of course, they just want the charismatic Colorado Avalanche forward to be traded for what might be his final shot at a Stanley Cup title.

The 39-year-old Iginla is receptive to any sort of deal ahead of the March 1 NHL trade deadline. He's even spoken with general manager Joe Sakic about the situation, since the Avs are well out of the playoff picture.

Iginla has only seven goals in the final season of his three-year deal. He's uncertain how much longer he will play.

"Iggy wants one last shot at the playoffs. Everybody in this dressing room, around the league, feels the same way," captain Gabriel Landeskog said. "We'd love to see somebody like that win."

Granted, Iginla's probably not the first player teams inquire about when they place a call to the last-place Avalanche. That would be Landeskog or Matt Duchene.

But the Avalanche have a recent history of moving players to help them out — like when the team dealt Cody McLeod to Nashville last month.

"If he's traded and has a chance to make a Cup run, he's going to bring an amazing amount of experience to whatever team he's traded to," Duchene said. "I'm hoping he can win a Stanley Cup this year. It would be pretty amazing to see that."

Jarome Iginla, 39, is the final season of his three-year contract. DOUG PENSINGER/GETTY IMAGES

618

Iginla ranks 16th in NHL history with 618 goals.

This has been a trying season for an Avalanche team expecting big things even with the sudden departure of coach Patrick Roy in August. Their longest win streak is two games and they're a league-worst 7-20-2 at home.

Grumbling, though, is far from Iginla's style.

"Even when things are not going his way, he's trying new things to find something that works," Landeskog said. "That goes to show what kind of determination he has."

Iginla hasn't given trade possibilities all that much thought. It's wasted energy for something out of his control. He's only been traded once near the deadline — when he went from Calgary to Pittsburgh on March 28, 2013.

"From my point of view, it's nice to just focus on games, enjoy that part, enjoy competing," said Iginla, a first-round pick by Dallas in 1995 before being shipped to Calgary that December. "I might not be moving at the deadline. I don't know.

"I've enjoyed it here and enjoyed the different relationships and getting to know the guys. It's a great city. Lots of positives. We'll see what happens." THE ASSOCIATED PRESS

NHL

Burns has rare feat within his reach

Brent Burns has a chance to move into the rarefied air of legendary defenceman Bobby Orr.

The 31-year-old from Barrie, Ont., could become only the second defenceman to ever win the Art Ross trophy as the NHL's leading scorer, joining Orr who did it twice for the Boston Bruins — the last time in 1975.

With 64 points, Burns ranks third in the scoring race entering Wednesday's action, only three points back of Connor McDavid for the overall lead.

Burns is on pace for 37 goals and 88 points, totals that are practically unheard of for an NHL defenceman. Only two have ever hit both marks in the same season and they're both Hall of Famers from earlier eras — Orr and Paul Coffey did it three times each.

Brent Burns
GETTY IMAGES

"What Burnsy's doing is great," said Ottawa captain Erik Karlsson, 12 points back of Burns with 52 this year. "It's good for the league. It's good for everybody. It shows that it's possible."

With 27 goals, Burns has more than the entire defence corps of 19 teams.
THE CANADIAN PRESS

CURLING

Homan books spot in Scotties playoffs

It took an extra end, but Rachel Homan's team was the first into the playoffs at the Canadian women's curling championship.

The Ottawa Curling Club foursome edged provincial rival Krista McCarville of Northern Ontario 7-6 to get to nine wins without a loss Wednesday.

Just three teams have gone undefeated in the preliminary round since the national women's curling championship became the Tournament of Hearts in 1982: Homan (2014), Jennifer Jones (2013), Linda Moore (1985).

Rachel Homan
THE CANADIAN PRESS

"You keep playing as well as you can," Homan said. "No matter what our record is at the end, we just need to win out in playoffs and that's our goal."

Ontario concludes its round robin Thursday against Quebec's Eve Belisle (6-3) in the morning followed by a much-anticipated showdown with Manitoba's Michelle Englot (8-1) at night.
THE CANADIAN PRESS

No PGA status, no problem for Weir

GOLF

Canadian is feeling good again and can play Masters

With no status on the PGA Tour this year, Mike Weir spent Wednesday at a place filled with good memories — Augusta National Golf Club.

The 2003 Masters champion tried to qualify Monday for this week's Honda Classic in Florida but missed by five shots. He also tried last Monday to qualify for the PGA Tour's Genesis Open in Los Angeles. Again, he missed.

He headed to the storied layout in Augusta, Ga., for the first time in 2017 on Wednesday morning. "Every time I get there, I love that place," Weir said Tuesday night. "It's always really special." Having used both exemptions available to him because of his place on the all-time money list — the 46-year-old currently sits 32nd with almost $28 million in career winnings — Weir is left with few options to try to get into PGA Tour fields.

As a Masters champion, however, he receives a lifetime exemption into that tournament in April and can play the legendary course as often as he wants.

"I don't have any status to play so in order to stay sharp I have to try to qualify," said Weir. "Going to Augusta to play some rounds and get ready for that event that I know I'm in will be good." Unlike in years past when Weir has been battling injuries, the native of Brights Grove, Ont., said he's feeling healthy now. It's living in the cold climate of Utah that has hampered his preparation, he said.

Mike Weir
GETTY IMAGES

"Everything feels good, I haven't had any setbacks. I just haven't played a whole lot," he said. "I've tried some of these Monday qualifiers coming out of the cold in Utah, only hitting balls indoors. My body feels good right now though."

He is a two-time champion of the Genesis Open but his request for a sponsor's exemption into that tournament was declined, which is why he tried qualifying instead.

His long-time relationship with RBC has also ended, meaning it's up in the air if he will get into the RBC Heritage the week after the Masters. While the loss of sponsorship has meant blacking out the RBC logo on his golf bag, he will likely play in this summer's RBC Canadian Open, where he remains a fan favourite. THE CANADIAN PRESS

IN BRIEF

League changes rule on intentional walk pitches

There won't be any wild pitches on intentional walks this season. The players' association has agreed to Major League Baseball's proposal to have intentional walks without pitches.

While the union has resisted many of MLB's proposed innovations, such as raising the bottom of the strike zone, installing pitch clocks and limiting trips to the mound, players are willing to accept this change. THE ASSOCIATED PRESS

Leicester's Vardy keeps last 16 tie alive against Sevilla

Sevilla was unable to capitalize on its dominant performance in a 2-1 Champions League win over Leicester on Wednesday as Jamie Vardy scored a crucial goal to keep the English champions alive in the Round of 16.

Vardy capped a spirited second half for Leicester in the first leg with a 73rd-minute goal in one of the few chances created by the visitors in Seville. THE ASSOCIATED PRESS

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PSYCHICS

ASTROLOGER

MAKE IT TONIGHT

Spicy Beef Tacos

PHOTO: MAYA VISNYEI

Ceri Marsh & Laura Keogh
For Metro Canada

A sweet and spicy mashup is the key to the addictive flavour of these simple beef tacos..

Ready in 40 minutes
Prep time: 10 minutes
Cook time: 30 minutes
Serves 6

Ingredients
- 1 large sweet potato, diced into bite-size pieces
- 1 Tbsp (15 ml) olive oil
- 1 1/2 tsp (7.5 ml) salt, divided
- 1/2 red onion, thinly sliced and rinsed in very warm water
- 1/4 tsp (1 ml) sugar
- pinch of salt
- 1/3 cup rice vinegar
- 2 lb. (900 g) organic lean ground beef
- 2 Tbsp (30 ml) chili powder
- 2 tsp (10 ml) ground cumin
- 1 tsp (5 ml) cinnamon
- 1 tsp (5 ml) dried oregano
- 1 tsp (5 ml) pepper
- 2 tsp (10 ml) salt
- 4 cloves garlic, minced
- 1/2 cup (125 ml) shaved Monterey jack cheese
- Handful chopped fresh cilantro
- 8 corn tortillas
- jar of prepared salsa

Directions

1. Preheat oven to 400. Toss sweet potato with olive oil and 1/2 tsp (2ml) salt. Spread on a lined baking sheet and bake 5 to 7 minutes. Toss and bake another 5 minutes, or until fork tender. Remove from oven and place in a bowl; set aside.

2. In a small bowl, dissolve sugar and salt in vinegar, add the onions; set aside.

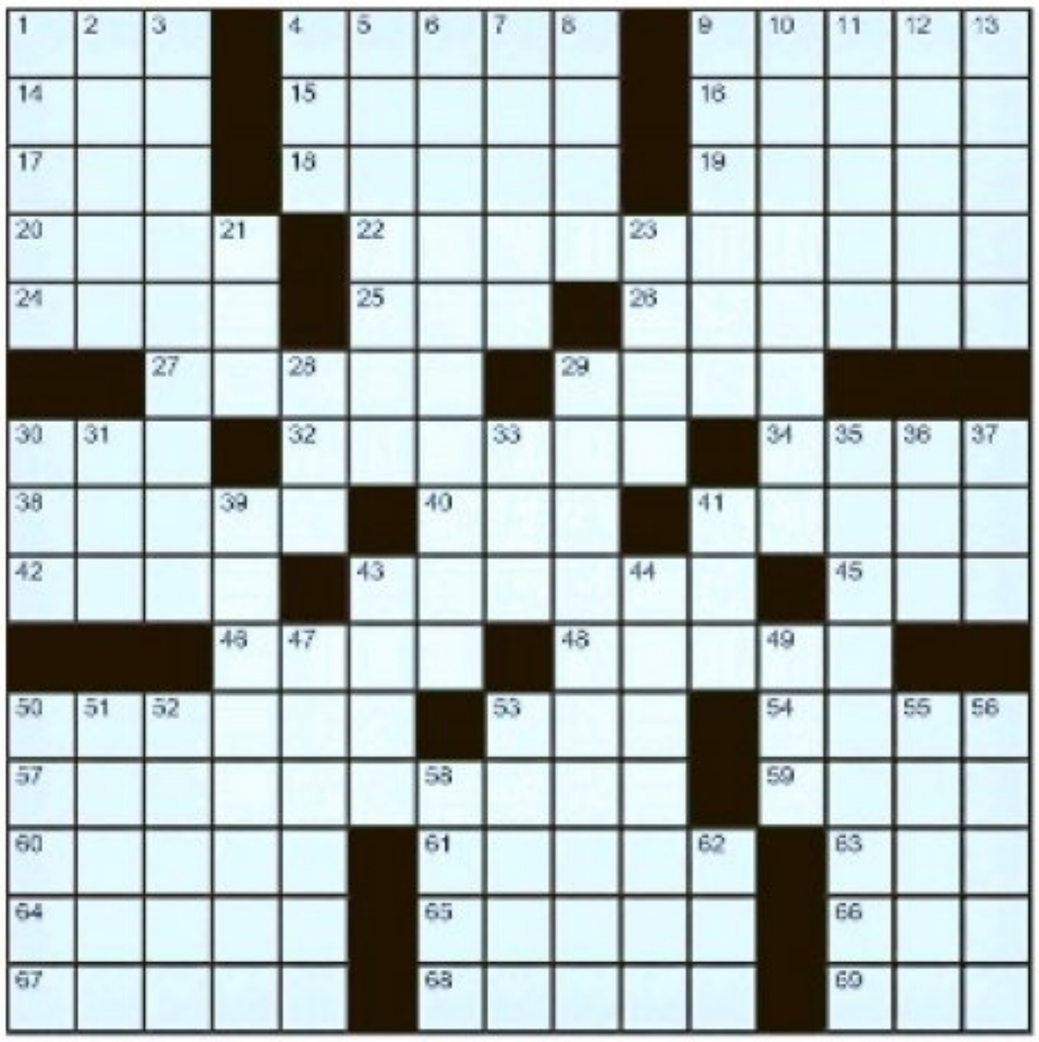
3. In large skillet, cook beef over medium heat, breaking up with spoon, until browned, 10 minutes.

4. Meanwhile, in a small bowl, blend spices and garlic. Stir into meat; cook another 2 minutes. Remove from heat and transfer half to a serving dish. Put other half in an airtight container and refrigerate. Place beef, sweet potato, red onion, cheese, cilantro, salsa and tortillas out for taco assembly.

FOR MORE MEAL IDEAS, VISIT SWEETPOTATOCHRONICLES.COM

CROSSWORD Canada Across and Down

BY KELLY ANN BUCHANAN



ACROSS
1. '_' _ for Zeballos
4. Looked with bewilderment
9. Not suitable
14. "_ had it!" (Enough!)
15. Range
16. More pallid
17. Fall mo.
18. Gawk
19. Show clemency
20. Steel shade
22. Saskatchewan village an hour and a half southeast of Regina
24. Since, to Robert Burns
25. Surgery sites, shortly
26. TomKat surname
27. Heidi author, Johanna _ (b.1827 - d.1901)
29. Fill with food
30. Antagonist
32. Get by day to day: 2 wds.
34. Un-evens
38. One isn't the final version
40. 1990s "Plush" rock gr.
41. Poke around
42. Stand
43. Long river in British Columbia
45. "For what reason?"
46. Hurting
48. V-shaped fortification facing the foe
50. Retort to "Am not!": 2 wds.
53. Intl. clock standard
54. Stratford-_-Avon
57. 'Amber' crop in Western Canada: 2 wds.
59. City commuter's cost
60. "The Wreck of the Mary _" (1959)
61. "Let me take you on _ _..." - Depeche Mode, "World in My Eyes"
63. Needs-to-be-sewn spot
64. Bygone car
65. Walt Whitman poem, _ _ the Body Electric
66. New Zealand parrot
67. Like a clarinetist's prop
68. Retro synthesizers
69. _-inclusive

DOWN
1. Moves swiftly
2. Off-white
3. They 'run high' in Ian & Sylvia's "Four Strong Winds": 2 wds.
4. Natural _
5. Sculpture, painting or ceramics
6. The blue above Alberta, Saskatchewan and Manitoba: 2 wds.
7. Makes money
8. Tinted
9. Consequence
10. Elba's exile-ee
11. Strawberry _ Clock (Psychedelic band)
12. As such: 2 wds.
13. Old shipping weight allowances
21. "That's right.", quick-style
23. Broadway tune: "All _ Jazz"
28. Hitherto
29. Nickname for Canadian hockey great Mr. Lemieux: 2 wds.
30. US Pres. monogram
31. Q. "Is the eighth letter 'H' _ '_'?" A. "It's 'H'."
33. 'Capri' suffix
35. Garment from Canada Goose: 2 wds.
36. Homer Simpson's word
37. Operative
39. Showcased
41. Unhappy
43. "That '70s _"
44. Meshwork
47. Attractive
49. "_ Wiedersehen!"
50. Sort of viper, Puff _
51. Montreal: Mountain Street = _ _ la Montagne
52. Delete
53. "I _ _ tired of working..." - Peter Gabriel, "In Your Eyes"
55. Oxford University college
56. Kathmandu is its capital
58. Corey of "The Lost Boys" (1987)
62. Some movie ratings

IT'S ALL IN THE STARS Your daily horoscope by Francis Drake

Aries March 21 - April 20
Listen to someone older or more experienced today. This might be on a one-to-one basis, or this person might be in a group.

Taurus April 21 - May 21
Discussions with bosses, parents and VIPs will be practical today. People will be hands-on about finding a solution. These talks will be worthwhile.

Gemini May 22 - June 21
) This is a good day to make detailed plans for future travel. Likewise, it's a good day to make educational plans. If you have to study or write anything, you will not overlook details.

Cancer June 22 - July 23
Your efforts regarding inheritances, shared property, taxes, debt and other red-tape issues will produce results today. You are in a practical frame of mind and you have endurance.

Leo July 24 - Aug. 23
Someone older might have advice for you today, or vice versa. Either way, today you are concerned with practical solutions that are doable. No pie-in-thesky stuff.

Virgo Aug. 24 - Sept. 23
This is a productive day for you because you are prepared to roll up your sleeves and get busy. You have an eye for detail, and you're not afraid of routine.

Libra Sept. 24 - Oct. 23
This is a good day to teach children. Likewise, it's an excellent day to practice a technique in music, sports or any art form, because you will have the patience to pay attention to detail.

Scorpio Oct. 24 - Nov. 22
Tackle major repair projects at home today. This also is a good day for family discussions. Listen to the advice of older family members.

Sagittarius Nov. 23 - Dec. 21
You have a patient, careful and detailoriented mental attitude today. You won't mind routine work, because you just want to get the job done.

Capricorn Dec. 22 - Jan. 20
If shopping today, you will be interested in buying long-lasting, practical items only. No feather boas for you! You will use your money wisely (as you generally do).

Aquarius Jan. 21 - Feb. 19
Look around yourself today with a critical eye to see what needs to be done or corrected. You will quickly ask, "What's wrong with this picture?" You also might be a teacher to someone today.

Pisces
Feb. 20 - March 20
This is a wonderful day for research, because you are in the right frame of mind to wade through a myriad of details. You won't overlook anything.

CONCEPTIS SUDOKU by Dave Green

Every row, column and box contains 1-9

	4			5		9	2	
3	6						1	4
		5		1	4			7
			8		2	1		
1		2				6		3
		4	1		9			
9			5	2		4		
6	5						3	1
	2	3		7			9	

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Your daily crossword and Sudoku answers from the play page.

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9	3	5	2	1	6	8	4	7
8	1	4	9	7	3	2	6	5
7	6	2	4	8	5	9	3	1
4	7	9	8	2	1	3	5	6
1	5	8	3	6	7	4	9	2
6	2	3	5	9	4	7	1	8
3	8	1	6	4	2	5	7	9
2	4	6	7	5	9	1	8	3
5	9	7	1	3	8	6	2	4

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